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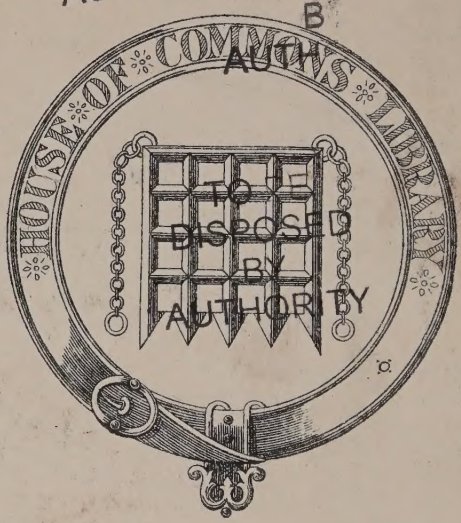

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THE HOUSING HANDBOOK.

Second Edition.

THE

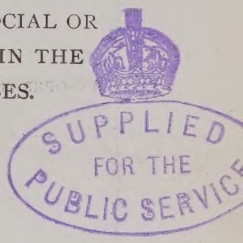
HOUSING HANDBOOK,

BY W. THOMPSON,

RICHMOND (SURREY) TOWN COUNCIL,

Author of "Housing of the Working Classes," and "Richmond Official Housing Report."

A PRACTICAL MANUAL
FOR THE USE OF OFFICERS, MEMBERS, AND COMMITTEES OF LOCAL AUTHORITIES, MINISTERS OF RELIGION, MEMBERS OF PARLIAMENT, AND ALL SOCIAL OR MUNICIPAL REFORMERS INTERESTED IN THE HOUSING OF THE WORKING CLASSES.



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INTRODUCTION.

THE following pages have been written in the hope that they may to some extent meet the requirements of that increasing body of earnest men and women who want to know what they can DO to promote the better housing of the working classes.

The experience of the past twelve years, spent in promoting or assisting in the promotion of a number of housing schemes in various parts of the country, has convinced the writer of the need for some such convenient collection of facts and figures dealing with the practical side of the housing question as that which it has been attempted to embody in this book.

It has not been an easy matter to get reliable particulars in every case, but in the main the substantial facts and figures have either been abstracted from official returns or supplied by the kindness of the officers of the various bodies concerned. It is impossible that there should be no inaccuracies, but it is believed they will not be found of such a nature or extent as to modify in any material degree the various conclusions arrived at. Corrections from any source whatever will be gratefully welcomed, and an endeavour will also be made from time to time to keep the various returns and statements up-to-date, so far as they have any bearing on the actual practical work of housing. In nearly every case the writer has had the advantage of personally inspecting the various dwellings described, and in many instances, especially in connection with recent work under Part III, has been consulted by the various authorities in the preparation of the schemes.

The King and the Housing of the Working Classes.

Most of the work described has been done under the Public Health and Housing Acts, which, to a great extent, took their present form as an outcome of the Royal Commission, appointed on March 4th, 1884, to enquire into the Housing of the Working Classes in the United Kingdom.

His Majesty King Edward VII (then Prince of Wales) was a sympathetic and keenly interested member of this Commission, the meetings of which he regularly and constantly attended. Since that time his earnestness in the cause of housing reform has been repeatedly manifested, and much as he has laboured to alleviate the sufferings of the victims of broken health and disease by encouraging the provision and support of hospital accommodation everywhere, he has been equally anxious to assist measures for the prevention of such sickness and disease by giving his royal countenance to the efforts of the various municipalities in the direction of providing more and better dwellings for the masses of the people. The cottages on his Majesty's Norfolk estate at Sandringham, although erected some years ago, are themselves models of what workmen's cottages should be, and as in recent visits to London County Council Dwellings on the Boundary Street Area and the Millbank Estate, both the King and Queen have shewn an interest,

not only in the broader aspects of the work, but also in those matters of detail which lie at the root of success in every housing scheme. The Commission above referred to reported to Parliament in 1885, and several legislative enactments, including the Housing of the Working Classes Act, 1890, were direct results of its labours.

Although the legislative outcome of the Report was wholly meagre and inadequate, it is a tribute to the thoroughness and ability with which the Commissioners performed their task that nearly all the practical housing work of the past twelve years has been successful in proportion to the extent to which the *spirit* of the recommendations of the Commissioners has been embodied in the legislation under which action has been taken. It is not surprising, therefore, to find that most of the reforms advocated by those engaged in carrying out schemes for better housing bear a striking resemblance to those which were contained in the recommendations of the Royal Commission of 1885.

To shew how nearly this is the case it is only necessary to compare the appended summary of the recommendations of the Commission with the various suggestions for legislative and administrative reform mentioned in the following pages in connection with municipal and other housing schemes. It will then be clearly seen that if full effect be given to these recommendations in a bold and generous spirit, an enormous step forward will be taken, and full scope will be afforded to those energies, municipal and otherwise, which have in the past done their best with cumbrous and shackled machinery, but which cannot do effective work on a comprehensive scale until greater facilities for and incentives to action are afforded by the public and by Parliament. The recommendations may be broadly arranged as follows.

The paragraphs in small type give as nearly as practicable the actual words of the Report of the Commission.

Recommendations of the Royal Commission of 1885.

(1) It should be declared by statute to be the duty of the local authority to put in force such powers as they are by law entrusted with, so as to ensure that *no premises shall be allowed to exist in an insanitary state.*

(2) More efficient supervision and inspection of the sanitary conditions of the people's dwellings.

(a) Medical Officers of Health should reside in their districts, or within a mile of the boundaries, and should devote their whole time to their official duties.

(b) The staff of Sanitary Inspectors should be increased, and in all cases the selection of persons acquainted with the principles of sanitation and of building construction should be required.

(c) With the view of bringing specially under public attention the sanitary condition of the different parts of the Metropolis . . . the Secretary of State should be empowered to appoint one or more competent persons for the purpose of enquiring as to the immediate sanitary requirements of each district . . and the report of the results of such enquiries should be transmitted to the local authorities, and should also be laid before Parliament.

(3) Reform of local administration, especially as regards London government.

As the remedies which legislation has provided for sanitary evils have been so imperfectly applied in the Metropolis, and as this failure has been due to the negligence in many cases of the existing local authorities, it does not appear that more satisfactory action on their part can be secured without reform in the local administration of London. (This recommendation has been given effect to by recent legislation, but in spirit it is still applicable to some municipalities).

(4) General adoption of Byelaws.

The Vestries and District Boards which have not already made and enforced byelaws should proceed to do so, although it is not likely that in all cases such action will be taken until the people shew a more active interest in the management of their local affairs.

(5) Consolidation and amendment of the Public Health (London) Acts and the Housing Acts [These have been effected to a considerable extent by the Public Health (London) Act, 1891, Public Health (Amendment) Act, 1890, and the Housing of the Working Classes Act, 1890, but the municipalities are asking for more simple procedure and far more effective powers. See Chapter XX].

(6) Local authorities should have greater facilities for the *erection* of workmen's dwellings. (Facilities have, of course, been increased by the Act of 1890, but they are in many respects inadequate. See Chapter XIII).

(7) Rating of vacant sites on 4 per cent. of their selling value. (See page 264).

(8) Compulsory powers to purchase land for new dwellings under the Housing Acts should be given to the local authority. (The powers given by the Act of 1890 are better than nothing, but they are far too cumbrous, costly, and inequitable to meet the needs of the case. See Chapter XX).

(9) Reduction of compensation for land acquired under Housing Acts.

In a purchase by a local authority of land in an unhealthy area for what are recognised by the legislature to be great public purposes, they ought to be entitled to purchase upon terms that will secure the *fair market value and no more* to the owners of the property, and in future legislation stronger words should be used.

(10) Cheap Government loans for municipal housing schemes.

The State should lend at the lowest rate possible without loss to the national exchequer; the term of repayment should be prolonged; the method of repayment by annuity should be re-adopted.

(Mr. Torrens proposed that half the annual balance from the Savings Bank Fund should be lent for housing purposes at a rate equal to 2½ per cent., plus a charge for administration and sinking fund).

(11) The sites occupied by Metropolitan prisons should be appropriated for the erection of working-class dwellings.

(It is gratifying to record the fact that His Majesty King Edward VII has quite recently—February, 1903—signalised the successful carrying out of this recommendation by a royal visit to the London County Council dwellings erected on the site of Millbank Prison).

(12) The water supply should, as a general rule, be in the hands of the local authority.

(13) Replacement of accommodation destroyed by railway companies, etc.

Railway companies in the case of demolition of house property should be required to provide new accommodation for the *number of persons* previously residing in the houses demolished, and be precluded from using the dwellings so substituted for any other purpose without the consent of the local authority. It should also be arranged that displacement and rebuilding should be as nearly as possible simultaneous.

(14) Cheap transit to the "grass lands."

It is important to favour in every way facilities of transit between the great centres of industry *and the outlying districts.*

(15) Government to initiate the provision of workmen's cheap trains.

That the Board of Trade should themselves initiate communication with the London Trades Council and other representative bodies, and should secure to the working classes the full benefit to which they are entitled under the Act of 1883 as to houses as well as in other respects.

(16) There should be a simple power by civil procedure for the recovery of damages against owners or holders of property by those who have suffered injury or loss by their neglect or default in sanitary matters.

(17) Facilities should be provided for enabling workmen to acquire their own dwellings on the rent-purchase system.

(18) Cheaper land transfer.

The Commissioners have received evidence which shewed that the reduction of the legal expenses in connection with the transfer of land would greatly strengthen societies which have been founded to enable workmen to become purchasers of dwellings.

(19) Small holdings to be encouraged.

Every encouragement should be given to the possession of land for the purposes of cultivation by the labourers in the agricultural districts.

(20) Minor reforms, which have been embodied in subsequent legislation dealing with van dwellings, hop-pickers' lodgings, cellar dwellings, erection of mortuaries, and the application of trust funds and entailed land for housing purposes on the best terms.

It has often been erroneously stated that the recommendations of the Commissioners have all been practically carried out in subsequent Acts of Parliament. Nominally this may be so in most cases, but what is wanted above everything else is that legislation should be so direct and simple in procedure as to effectively fulfil the recommendations above referred to, especially as regards cheaper *suburban* transit, cheaper sites, cheaper money, and the facilitation of the erection of cheap buildings by local authorities. It is hoped that a study of the following chapters will strengthen this conviction in the minds of the readers.

Urgent Administrative Measures.

The first duty of every local authority should be to ascertain exactly what is the deficiency of healthy accommodation in each district. In London this might well be done with the assistance and on the initiative of the central government if necessary.

In any case it is claimed that the many local authorities that have ventured to take action under the Housing Acts should be speedily freed from the "shackles" which have prevented even the best and most active of them from doing their work in as effective a manner and to as great an extent as they and their constituents would desire. Speaking generally, they are doing their best under existing conditions, although there is one important and immediately necessary step of the highest value, which, up to now, none of them have as yet taken on anything like an adequate scale. They have failed to buy those large areas of agricultural land on their outskirts, which in the near future, with the development of cheap transit, will be quickly covered with dwellings, and which they are empowered to buy and hold under the Housing Act of 1900. (See pages 36 and 251-253). This is all the more imperative because now, more than ever, the trend of opinion is in the direction of relieving central congestion by facilitating and encouraging building outside populous districts.

Lord Rosebery, who, perhaps more than any other English statesman, represents the middle or, as some prefer to call it, the national view of social politics, is very strong on this point. Speaking with approval of the efforts made to rehouse the working classes under Part II of the Housing of the Working Classes Act, he said, at the opening of the Shoreditch municipal dwellings :—

> "I think one of the most important works you or any other local authority can have undertaken is the business of the housing of the working classes. . . . But you will have to take far larger measures than this if you wish to deal with the problem in any satisfactory manner. . . . **You ought to be able to house a great part of the working population of London more healthfully and more economically in the country near London.**"

Non-party Reforms ripe for Parliamentary Action.

A number of other suggestions will be found in the pages which follow, but while bearing in mind that there is no Morrison's Pill to cure the evils of bad housing, it may be well to single out here those reforms which are most widely in favour, and which have found such a large measure of support among all political parties as to be considered of a non-party character, and therefore likely to be accepted by any Parliament under any ministry, provided the force of public opinion insists upon real rather than nominal housing reform. These proposals are :—

(1) Simplification of procedure in sanitary and housing law.

(2) Cheaper acquisition of slum areas.

(3) Government loans—say of Savings Bank Funds—at a low rate of interest.

(4) Longer periods for repayment of loans on the Annuity System.

(5) Effective enforcement of rehousing and transit obligations on railway companies.

(6) Rating of vacant sites on their capital value.

Endorsed as they have been by a Royal Commission, by the vast majority of the municipalities, both Conservative and Liberal, and by prominent sanitarians of all shades of opinion, it is not unreasonable to expect that they will, by virtually common consent, soon be embodied in the law of the land. They will not prevent more drastic measures being taken later on, but they will tend to induce municipalities to take action in districts where much-needed reforms are now held back owing to fear of unnecessary expense, which must arise under present conditions.

Apologies and Acknowledgments.

In conclusion, it is hoped that every allowance will be made for any mistakes, either in matter or manner, which may require correction in the following pages. The work has had to be done in the spare moments of a busy life, spent rather in promoting actual schemes for housing reform than in activities of even a semi-literary character. If exception be taken to the mass of figures and dry legal or technical detail, it must be pleaded in extenuation that experience has demonstrated again and again the need for more intimate acquaintance with these material considerations.

The process of compiling and compressing such parts of the matter herein contained has not been by any means a light task, as it has certainly not been exhilarating. The labour has, however, been lightened by the numerous and kindly acts of assistance from all quarters. It has been found necessary to appeal for information and assistance to so many, that it is impossible to thank even a tithe of them individually, but in addition to acknowledgments made in the respective chapters, the writer's hearty thanks are tendered to Mr. Robert Donald, Editor of the *Municipal Journal*; to Mr. George Cadbury, of Bournville; Mr. Lever, the founder of Sunlight Village; Mr. C. Corbett, M.P.; Mr. E. D. Till, of Eynsford; the various Co-operative Societies and Associations referred to; the Editor of *Country Life*; the Editor of *The Builder*; the Glasgow Workmen's Dwellings Company; the officers of the Richmond and other Corporations; with all others who have so kindly furnished information and given permission to reproduce the various illustrations.

The writer also trusts that those from whose works he has taken the liberty to quote at various times, and whom he now thanks, will not think that he has abused the privilege. Finally, he desires to acknowledge his indebtedness to the authors of the books mentioned in the list which follows, for the great assistance their excellent works have been to him, not only in connection with these pages, but also, and to an even greater extent, in dealing with practical housing work from time to time.

W. THOMPSON.

RICHMOND, SURREY,
February, 1903.

SOME USEFUL HOUSING BOOKS.

The following books may be studied with advantage by all housing reformers :—

LEGAL.

Lumley's Public Health Acts, by Macmorran and Lushington. (67/6 ; Shaw, London).
Knight's "Annotated Model Byelaws of the Local Government Board." (10/6 ; Knight, London).
Allan's "The Housing of the Working Classes Acts." (7/6 ; Butterworth, London).

SANITARY.

Willoughby's "Health Officer's Pocket Book." (7/6 ; Lockwood, London).
Taylor's "The Sanitary Inspector's Handbook." (5/- ; Lewis, 136, Gower Street, W.C.)

OFFICIAL.

Eighth Special Report of the U.S.A. Commissioner of Labour (Housing of the Working Classes)—Washington.
"The Housing Question in London," by C. T. Stewart, late Clerk to the London County Council. (P. S. King & Son, London).
Nottingham Housing Report, by A. M. Brown, M.I.C.E.
Liverpool : Report of the Deputation of the Housing Committee, 1901 (Austin Taylor, Esq., J.P., Chairman).
Manchester : Report on the Housing of the Working Classes, by the Sanitary Committee (Ald. Walton Smith, Chairman).

GENERAL.

"No Room to Live," by George Haw. (2/6 ; Wells, Gardner, Darton & Co., 3, Paternoster Buildings, E.C.)
"Britain's Homes," by George Haw. (2/6 ; Clarion Press, 72, Fleet Street, E.C.)
"Rural Hygiene," by G. V. Poore, M.D. (6/6 ; Longman's, London).
"Housing of the Working Classes," by Bowmaker. (2/6 ; Methuen, London).
"Public Health and Housing," by J. F. J. Sykes, M.D. (6/- ; P. S. King and Son, London).
"The Cottage Homes of England," by W. Walter Crotch. (2/- ; P. S. King and Son, London).

USEFUL PAMPHLETS ON THE HOUSING QUESTION.

Fabian Tract No. 76 : "Houses for the People." (1d. ; Fabian Society, 3, Clement's Inn, Strand, W.C.)
"Better Homes for the Workers," by H. R. Aldridge. (1d ; 432, West Strand, W.C.)

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(1) Housing of the Working Classes Act, 1890.
(2) Housing of the Working Classes (Amendment) Act, 1900.
(3) Small Dwellings Acquisition Act, 1899.

II.—Summary of the following Acts of Parliament, bye-laws, and other official documents relating to housing :—

(1) Housing of the Working Classes Acts, 1893, 1894, 1896.
(2) Public Health Acts (Sanitary Clauses), 1875 and 1892.
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SECTION I.

THE HOUSE FAMINE.

THE NEED FOR ACTION.

CHAPTER I.

Fifty years ago the "Housing of the **Poor**" was a burning question. To-day it is the Housing of the **Working Classes,** and it threatens to be the Housing of the **People.**

In the light of modern sanitary standards many of the evils of bad housing now affect not a larger proportion, but a far larger aggregate number of persons among the skilled labourers and artisans than among the poorest poor, especially in our towns and cities.

The very worst housed classes, such as the one-room occupiers, are showing a steady diminution in number; but the great mass of working people experience increasing hardships year by year, especially in connection with overcrowding, high rents, and the tendency to lower the best housing standards.

The most hopeful feature in the struggle for better housing is the steady, if slow, awakening of social, municipal, and political reformers to the fact that so far as the working classes are concerned there is a "house famine" of varying but undoubted intensity all over the country, affecting all grades of workers: and that the existence of this "famine" necessarily paralyses the mass of useful sanitary legislation which might otherwise do much to improve the dwellings of the poor. With this fact recognised the right remedies can be devised, and many fallacious proposals and theories can be put aside.

The food famine in Paris during the Franco-German War, and in the besieged towns of Ladysmith, Kimberley, and Mafeking during the South African War, forced up prices, and compelled many who were in those towns to live on a reduced and inadequate supply of food, while the poorest had to consume inferior and even dangerous articles rather than starve.

In the same way the "House Famine" in London, Glasgow, Liverpool, Manchester, Edinburgh, and other districts has forced up rents abnormally high and compelled great masses of the people to put up with a reduced and inadequate supply of house room, while the poorest have to reside in inferior and dangerous houses rather than go homeless on the streets.

Putting the case in its simplest form, we find in the first place that if every room, good and bad, occupied or unoccupied, in all the workmen's dwellings in the country be reckoned as existing accommodation, there are not enough of any sort to house the working population

without unhealthy overcrowding; and if only healthy rooms are reckoned, the position is infinitely worse. In the second place, we find that so far from new rooms being built in sufficient quantities to make up the deficiency, there is a distinct lessening of the rate of increase, and (so far as healthy dwellings are concerned) no prospect of relieving the intensity of the "famine" to any appreciable extent.

It is true that if the standard of necessary accommodation for a workman and his family be put at the low level of two or three inconvenient rooms, which some public men are inclined to accept as satisfactory, the great mass of the "artisan" class cannot be said to suffer extremely from the house famine; but, fortunately for the future of sanitation and for the maintenance of a proper standard of comfort and decency, this meagre allowance of house room is below the demands of our industrial population in most cities, and they only tolerate their present cramped quarters because in this, as in other famines, half rations must be the rule where there is not enough to go round.

Rural Districts.—Even in the rural districts, where population is either stationary or diminishing, the supply has been unequal to the demand.

Mr. Richards, an Assistant Labour Commissioner, says: "I do not remember in any district to have found a good cottage vacant," and similar statements in greater detail appear in the Labour Commission Report with reference to Suffolk, Norfolk, Essex, Cornwall, Oxfordshire, Berks, Bucks, Gloucester, and Wales.

Three enquiries have recently revealed the following facts with regard to certain of our rural districts:—

One enquiry shewed that in 78 villages, containing 4,179 cottages, there were 1,000 bad or extremely bad; 2,500 with no fireplace or other efficient ventilation in any bedrooms; 700 with water supply bad or absent.

Another enquiry shewed that in 240 villages, with 10,000 dwellings, there were 5,000 bad cottages, and that in 30 villages, gross overcrowding was prevalent.

A third enquiry was made in 1897 by the Land Law Reform Association into the condition of the cottages in nearly 400 villages, chosen from all parts of the country. In half the villages the general condition of the cottages was found to be "unsatisfactory," or "very bad;" in over a quarter the water supply was bad; in over a quarter there were not enough houses for the people; three-quarters of the cottages had not more than two bedrooms; two-thirds of the cottages had no fireplaces, and therefore no ventilation in the bedrooms.

In both town and country, cases have occurred where families have had to go into the workhouse for shelter because they could not get a house to live in.

Villa Districts.—In many of the new middle-class residential towns and villages, most of the working-class population are found crowded into a small area, corresponding to the "Ghetto" of the Jews in the Middle Ages, and a remarkable phase of the question at present

is the fact that an acute housing problem exists in nearly all the large villa districts near London, as well as in most fashionable watering places.

The following paragraphs from a memorandum presented to the Richmond town council, in 1892, with reference to the housing accommodation of the working classes in Richmond, apply in many particulars at the present time, and with a change of name may also indicate what the position of affairs is in many other towns of a similar character.

> The existing housing accommodation for the working classes in Richmond is—
>
> (1) Insufficient in quantity.
> (2) Inferior in quality.
>
> Its insufficiency is evident from the fact that many men who work in Richmond are compelled to live in adjacent parishes at a distance from their work, and also because it is practically impossible to find a decent cottage unlet in any part of the borough at any time of the year. The evils arising from this cause are—
>
> (*a*) Exorbitant rents, which are increasing year by year, and which are out of all proportion to the earnings of the tenants.
>
> (*b*) Overcrowding, which is accentuated in consequence of the necessity in many cases for the tenant to recoup himself for some part of the rent by letting off a part of the cottage to lodgers.
>
> (*c*) The occupation of dirty hovels and unhealthy slums, which would be untenanted were there a sufficient supply of decent cottages.
>
> Unfortunately the excess of the demand for cottages over the supply, enables landlords to increase the rents when an outlay is made for repairs or sanitary purposes, so that the tenants dare not insist upon their cottages being put in a proper state of repair. Very little is done by most landlords except upon the order of the sanitary authority, and then the unfortunate tenant frequently has to pay dearly for it by an excessively disproportionate increase in rent.

General Statistics as to Deficient Accommodation.—It is very difficult to compare the quantity of accommodation now and ten years ago, as, owing to the elastic interpretation of the census definition of "house," there might be shewn in the census returns more "houses" (*i.e.*, such as separate dwellings in flats), and yet not a satisfactory increase in the number of rooms. Broadly speaking, however, while there is an increase in rents all round, the tendency seems to be towards "averaging" workmen's homes; that is, improving the worst and dragging down the best—by no means a satisfactory process, although it is only going on slowly.

The census returns of 1901 are not yet complete, so, except where otherwise stated, the following figures relate to the census of 1891. The particulars for London and Lancashire, however, show for 1901 a steady decrease in the worst kinds of dwellings, but not sufficient to affect the general conclusions to be drawn from the returns of 1891. It is probable that the slight decrease in the average number of persons per house may be partly due to the temporary flush of prosperity during the past six years, which has manifested itself in regard to other conditions of life, such as food, drink, and holidays. That is to say, owing to exceptionally good times, the workman has been able to pay more money for rent, and thus, in many cases, get a better article than he could normally secure. It is remarkable, moreover, that in London there was a distinct decrease in relative accommodation during the years 1891-1896 (London census, 1896). The growth of suburbs, due to recent developments in cheap transit, has also probably played a part. At its best, however, the improvement is hopelessly inadequate.

Taking England and Wales as a whole, the census of 1891 shewed $3\frac{1}{4}$ million people living in overcrowded dwellings, while 660,000 had only one room to live in. Unfortunately, the census returns in England do not give the total number of rooms available in working class dwellings; but in Scotland we see by the census of 1901 that there were only 3,022,077 rooms for 969,318 families, including all classes, or an average of three rooms to each family, the total population thus housed being 4,472,000. In 1891 fifty per cent. of these were "overcrowded" on the basis of the census definition.

In the large towns matters are very bad, and the following figures, based upon the census returns and the official reports of the various councils, give some idea of the scarcity of the supply and of its unsatisfactory character. So enormous are the numbers, that it must be clear the whole mass of the workers are affected, and not merely "the poorest poor."

Two-thirds of the present population of London have houses containing not more than four rooms, and these in most cases without adequate sanitary conveniences, open spaces, sunlight, and air. In 1891 about 900,000 people (equal to the entire population at the beginning of the 19th century) were living in overcrowded rooms. At least, 386,000 had to sleep, wash, dress, cook, eat, live, and die in that abomination, the "one room dwelling."

In Glasgow, the second city of the Empire, and "the modern municipality," things are worse. No less than one-fifth of the people live in one room dwellings; more than half the people have houses with not more than two rooms; 87 per cent. have three rooms and less, while 90 per cent. of the new houses built during the last three years have not more than three rooms.

In Edinburgh, "the modern Athens," more than half the "homes" consist of one and two rooms, while in some districts, such as the Canongate and S. Giles, this proportion is as high as 70 per cent.

In Hull, during two years, covered by a recent report, the population had increased by 9,000, but there were only 1,200 more dwellings, thus shewing on the basis of existing occupation a deficiency of 4,000 places. Of those in existence, over 36,000 houses (three-fourths of the houses in Hull) had either no back way or had "privies" within 6 ft. of the doors or windows.

An official report on the city of Dublin, in 1900, shewed that 10,000 persons were in want of accommodation, and that 6,000 families were improperly housed.

In Birmingham, during the last ten years, the number of dwellings at a rental of about 5/- per week has been reduced from 57,250 to 54,448, and including the worst slums, only 174 of these were vacant.

In 1891 there were armies of overcrowded working people, numbering in Birmingham, 68,000; Leeds, 60,000; Liverpool, 56,000; Manchester, 41,000; and Sheffield, 37,000. In Newcastle, Gateshead, Sunderland, and the counties of Northumberland and Durham one-third of the total population, urban and rural, live in overcrowded homes.

This enormous amount of overcrowding not only enables high rents to be obtained, but by the increased wear and tear of houses, by the strain it imposes on inadequate sanitary appliances and resources, by the dirty and unsanitary habits it engenders, quickly drags down even those houses which in themselves are structurally sanitary when not overcrowded, and thus creates new slums faster than the old ones can be improved, besides establishing among numbers of young people a low standard of home life and sanitation which years of education will be required to eradicate.

Overcrowding on Area—the "Box Dwellers."—What adds to the evil in some large cities is the unsatisfactory type of dwelling so largely in evidence—a type borrowed to a certain extent from continental cities in the shape of tall blocks containing great heaps of humanity, most of whom are frequently such a distance from the street entrance that the women and very young children are practically so many "box dwellers" during a greater part of the twenty-four hours.

Not only in the United Kingdom, but in most of the great cities of the world the people are **overcrowded on areas** as well as in rooms. This arises in two ways. In the first place, especially in England, an inadequate amount of open ground space is left round each building; and in the second place, by means of piling up rooms several storeys high, light is obstructed and the air is polluted much more quickly than it can be removed or purified. The latter system prevails more in Glasgow and in continental cities than it does in London, and this partly explains why Paris, with only 14 per cent. of its population overcrowded in rooms, has a higher death rate than London with 20 per cent. overcrowded. It is a very significant fact that in spite of strict supervision, careful structural sanitary arrangements, and a picked population, the death rates in **model** block dwellings in London is often as much as 30 per cent. higher than the average of all classes of dwellings in the adjoining county of Surrey, while deaths from phthisis, scarlet fever, and diphtheria have often been higher in these model blocks than the average of London—slums and overcrowded rooms and old houses all included.

Dr. Poore has shewn in his "Rural Hygiene" what an important part modern methods of sanitation (especially sewage systems and high-pressure water supply) have played in favouring the overcrowding of dwellings on area, but the scarcity of sites has had a great deal more to do with it than anything else.

Another very unsatisfactory feature is the use by two or more tenants of houses constructed for one family. This not only applies to existing dwellings, but to much of the new accommodation being provided in the suburbs.

Much of the existing supply is unhealthy.—The "back-to-back" houses in our northern and midland towns are cheap to build, but with their corresponding type—the London mews or stable dwellings—they are also examples of "dangerous" houses which become more so when overcrowded either on area or in rooms. These dwellings

as a rule have only the front open to ventilation, the other three sides being without windows or doors, so that there is seldom a proper through current of air.

It is not to be wondered at that we find districts with a large percentage of these dwellings have a high mortality from lung diseases, phthisis, and zymotic diseases, especially where the streets are narrow and the houses closely packed. In some cases the general death rate for large groups of population living in them amounts to from 30 to 37 per 1,000, that is double, or even treble, what might be called a natural death rate.

In addition to the existence of so many dwellings of an unhealthy type or plan, we find in many of the towns where rents are comparatively low that the structural defects of the houses are very numerous –one of the most common being the absence of a proper water closet, and the existence of privy middens or closets, next to impossible to keep clean. In Liverpool, in the year 1898, no less than 68,408 closets were found dirty, and had to be cleaned by order of the local authorities; in Manchester there were 76,663 pail closets, 22,935 midden privies, and 12,161 wet middens; in Nottingham there were 40,000 pail closets; and in Sunderland there were 11,000 large open privy middens, which had to be emptied on to the streets.

Some of the consequences of Bad Housing.—It is not to be wondered at, therefore, that some of these towns were among those having the highest death rates in the country, varying from 22·5 per thousand for the whole of Sunderland to 36 per thousand in the slums of that town; similarly for Liverpool, from 23·9 to even 60 per thousand; and for Manchester from 21·8 to 49·2 per thousand.

In the light of these facts and figures, we can realise why the people in the central districts of London as a whole die at the rate of from 26 to 30 per thousand, while in the slum districts the death rate is as high as 40 and 50 per thousand, as compared with a death rate of 13·5 in the adjacent counties of Surrey and Middlesex. We can also understand why there has been no material decrease in the mortality of these districts since 1841, notwithstanding the great advances made in sanitation and medical science. We see Glasgow with a death rate of 21·6 per thousand, Edinburgh with 19·7, Liverpool (with its 12,000 cellar dwellers), the most unwholesome place in the country for little children, with a death rate which increased from 22·7 in 1896 to 26·4 in 1899, or (according to the medical officer) from 21·4 to 24·3.

Manchester having 8,000 men rejected out of 11,000 intending recruits, on the ground of physical unfitness for serving in the army; Durham, the most overcrowded county in England, at the head of the list for drunkenness; Sheffield, with a death rate of 4·39 from zymotic diseases, nearly double the average for the whole country, and five times that of Hampstead; Birmingham, with eleven streets, shewing a death rate of from 33 to 42 per thousand, equal to that of our army in South Africa from all causes, including battle, disease, privation, and accident.

Intemperance, loss of vitality, mental and physical weakness, disease, and death, have all been shewn over and over again to be directly due and proportionate to the extent of overcrowding.

The golden glories of the gin palace flourish side by side with the most squalid slums; the most overcrowded counties are those with the most drunkenness; pauper lunatics are on the increase precisely where the house famine is most acute; and local authorities that ought to build decent homes for the people are building isolation hospitals and asylums instead.

In 1899 we find £1,209,569 spent on the enlargement of workhouses. There were 15,981 paupers on the permanent medical list, and 109,653 orders for medical attendance by the poor relief authorities.

What injures, debases, and kills the body, debases, injures, and destroys the mind. There were 72,007 pauper lunatics in England costing £1,748,558, and the increase during the last ten years was 18,735 (36 per cent.), costing an extra £536,839. Lancashire alone spent £265,426 in two years building new lunatic asylums.

The London figures with regard to pauper lunacy were recently analysed by the Mayor of Poplar, who shewed that whereas the increase for all London was 1·9 per cent, the overcrowded districts were responsible to the extent of 10·1 per cent., thus demonstrating the intimate connection between overcrowding and insanity.

All the Working Classes affected—not merely the Poorest Poor.—If the foregoing particulars mean anything, they must conclusively establish the widespread nature of the evil, and the fact that it affects not the indigent poor alone, but the great mass of working people of all grades, threatening to undermine the whole fabric of healthy family life, and permanently to stereotype a lower standard of house accommodation than is either decent or healthy.

It is plain, therefore, that a very large increase in the supply of all kinds of sanitary housing accommodation for all grades of workers in all parts of the country, is the only measure likely to have a material effect in lessening the evil. Other alternatives have been tried and found to be mere expensive tinkerings with or repetition and aggravation of existing bad conditions. Many persons advocate demolition of insanitary areas and closing of unhealthy premises as the first and proper steps to be taken. They would be, however, decidedly injurious to the welfare of the poor, and detrimental to continued action in the same direction, until some proper provision is made for rehousing the persons thus displaced.

Demolition is costly and useless where the House Famine prevails.—It is now notorious that the closing or demolition of houses under secs. 32 to 39 of Part II of the Housing of the Working Classes Act, 1890, and the clearance of insanitary areas under Part I of the same Act, by restricting still more the already inadequate accommodation, have tended to increase overcrowding in other houses, to force up rents, and to scatter up and down among the dwellings of the industrious poor elsewhere, all the bad elements, habits, and diseases, moral and physical, that are generated and fostered in the worst slums. Hence, while the

plague spots have disappeared, and the disease has lessened, in local intensity, the general sanitary condition of the district as a whole has not materially improved for any length of time.

Another, and absolutely fatal, objection to continued procedure with improvement schemes under Parts I and II of the Act of 1890, is their enormous cost. Apart altogether from the usefulness or otherwise of doing their duty in this respect, local authorities dare not do one-tenth of what is considered necessary for fear of overwhelming the already much burdened ratepayer. The Metropolitan Board of Works spent £1,500,000 in merely pulling down old houses. The London County Council is spending £1,114,800 in clearing insanitary areas, at a cost of from £50 to £70 per head of persons displaced, or from £300 to £500 for each family. Manchester has spent £152,623 in displacing 2,635 persons; Greenock, £127,500; Douglas, £80,000; Dublin, £50,000. Swansea's schemes have cost £3,288 per annum, and Wolverhampton's nearly £7,000. Liverpool, in ten years, has diminished accommodation by pulling down 4,200 houses and only building 830; and the Vicar of S. Ambrose has stated that, in one case, seventy families thus unhoused had come to live in cellars in his parish.

It need scarcely be added that the expenditure of these large sums of money in buying up slum property has greatly increased the value of the remaining slums, which will cost more to deal with in their turn, and it has encouraged the development of a new industry—*viz.*, the buying up of property in insanitary areas in order to reap a rich harvest of compensation from the municipal pocket.

The Sanitary Law is paralysed at present.—The Local Government Board, in a circular dated June 22nd, 1900, rightly pointed out that local authorities should have a house-to-house inspection in their districts with a view to ascertain what nuisances call for abatement and what houses are unfit for human habitation (Public Health Act, 1875, sec. 92, and Housing of Working Classes Act, 1890, sec. 32). The circular also shows that very effective powers are possessed for securing the abatement of such nuisances; but it fails—and here is its weak point—it fails to recognise how the enforcement of these powers injuriously affects the working classes themselves.

Now, what happens to the working-man in whose interest the local authorities dare to carry out their duties as regards the abatement of nuisances? When the sanitary inspector calls, the tenant remembers that although the house certainly is unhealthy, yet a poor house is better than none, and that if he offends the landlord he stands a chance of being turned out without any prospect of getting even as good a house for the same money elsewhere. He knows, by sad experience, what many of our legislators and other public men are only now beginning reluctantly to recognise, that there is "a house famine in the land" for people of his class, and that he must either put up with an inferior article in the matter of house accommodation, or be prepared to pay an excessively disproportionate increased rent in respect of any large outlay made by his landlord on sanitary improvements. Only too frequently, then, he dreads the visits of the sanitary inspector more than the slum-owner himself does.

If this is so in the case of the ordinary nuisance requiring abatement, what must it be in dealing with the overcrowding nuisance? Wholesale evictions would have to commence in all our large towns, and in many even of our rural villages; penalties not exceeding £5 in the provinces, and not exceeding £10 in London, would have to be inflicted upon working men tenants by the hundred thousand as well as upon house-owners. Even if the work were done gradually and in certain districts, the only result would be to drive the people into other districts to repeat and intensify the same evils. It is not surprising, therefore, under present circumstances, that so far as the abatement of nuisances in existing dwellings is concerned, local authorities get very little support from the working classes themselves, and, further, that they dare not carry out the Public Health Acts for fear of inflicting worse evils upon the people than those they endure at present. Members of local authorities know full well that if there were an adequate supply, or the prospect of an adequate supply of healthy houses, the great mass of the people would be on their side in enforcing the Public Health Acts, but with the present increasing scarcity of house-room they are compelled, in the tenants' interest, to allow these laws to remain to a great extent a dead letter.

If there were in every district a sufficient number of additional healthy houses provided directly or indirectly, by or through private or municipal organisation or assistance, and let at reasonable rents, the tenants of worse houses would quickly get into the new dwellings. Thus step by step, or, rather, grade by grade, the whole housing conditions of the locality would be raised, and the very worst slums would be left untenanted. The main causes which now prevent strict enforcement of the sanitary laws would not exist, and a rigid system of regulation and inspection could be applied to those who have inherited or acquired "slum dwelling as a disease"—the only method of treatment likely to be successful in their case. Unfortunately, this constructive part of housing reform—the most essential part of all—has been more neglected than any other part.

Private enterprise alone has failed all round.—It has been assumed by thousands who ought to have known better that private enterprise would do all that was necessary in that respect, but private enterprise unstimulated, unregulated, unassisted, undirected, has hopelessly failed. It has left us face to face with a very deficient supply; it has given us the old slums, it has given us only too often acres and acres of new slums in the suburbs, jerry-built "brick boxes with slate lids" dumped down on dust heaps, and put up mainly with the object of getting a quick profit in the few years which will elapse before they degenerate into slum dwellings almost as bad as the old ones in our midst. Where the new houses are well built and on good sites, they are of an unsuitable type, and the rents are so unreasonably high as to be beyond the means of one family, so they have to be sub-let to other families, and thus by overcrowding, with the increased wear and tear following in its train, they rapidly deteriorate, and leave the housing of the mass of the people as bad in many respects as it was before. The product of private enterprise, then, is insufficient in quantity and inferior in quality.

The Building Acts and byelaws, although excellent in their way, are not sufficient in themselves to prevent the erection of houses of an inferior quality any more than the Public Health Acts have been sufficient to ensure the prevention of overcrowding and other nuisances, but strange to say both have acted adversely on the supply of a sufficient quantity of new houses, for a mere compliance with the letter of the sanitary laws has added to the cost of erection and maintenance of new houses, and has, therefore, lessened the profitable inducements to build more cottages, besides necessitating higher rents. This check on private enterprise has been still more strengthened by the increase in local rates arising mainly out of expenses incurred by the local authorities in carrying out the Sanitary Acts. It cannot be too strongly insisted upon that the increased *cost of building* has more to do with the house famine in suburban and rural districts than the cost of land.

The difficulty of obtaining land as a site for workmen's dwellings has handicapped private enterprise very severely, and much of the inferior housing accommodation recently provided is due to the conditions of sale or lease being so oppressive and exacting as to compel the builder to spoil the sanitary condition of his houses in order to make both ends meet.

This "corner" in land has operated very injuriously on those semi-private, semi-public, semi-philanthropic bodies such as artisans' dwellings' companies and co-operative societies, that have been endeavouring to cope with the deficiency in the supply of good houses. So much has their work been hampered by this and other causes, that the great public companies and trusts, after building over 30,000 dwellings, have practically suspended operations during the past ten years, in spite of the average return of four and a half per cent. which they get on their capital.

Some people who are careless about their dates are in the habit of attributing this slackening of private enterprise in house building to the fact that the municipalities have lately been building dwellings. It is, therefore, necessary to point out that not enough building has been done anywhere by municipal enterprise to have any material effect upon private enterprise, and that the practical cessation of building by the large dwellings' companies in London dates back at least as far as 1890—four years before the London County Council had erected a single dwelling. As a matter of fact, it is rather significant that ordinary private enterprise, although very slack up to 1895 (before the London County Council completed its first large scheme), has been much more active since the County Council has been building on a large scale.

Public and private enterprise must be combined.—Such a vast amount of new accommodation is required that there is room for all agencies —municipal or otherwise—to assist in the work, and it is clear that instead of creating friction by merely pitting the one against the other as the "only" cure, it will be necessary to combine and utilise every available remedy of either public or private origin if the present serious deficiency of healthy house-room is to be met by the provision of a sufficient number of new dwellings.

The co-operative societies, who are at present doing most useful work in building houses, and spreading the light on the question, find their housing schemes "cribbed, cabined, and confined" by the difficulty of obtaining land in a suitable position and on equitable terms. They have provided over 25,000 houses, at a cost of about £5,000,000, and are eager in many districts to lay out hundreds of thousands of pounds year by year in the creation of more healthy homes. All the various agencies—religious, philanthropic, and commercial—that might be tempted to build good dwellings, need land and municipal organisation as the concomitants to any successful work on a large scale. The local authorities are the only bodies entrusted with compulsory powers of land purchase for the purpose of providing sites for workmen's dwellings, and it is plain that we must look to them in most cases at any rate for the initiative in effective efforts to secure the great quantity of new and healthy house room required.

New Sites must be under more complete public control — It may not be equally obvious to everyone, but it is to most people with a practical experience of the question, that the location and planning out of all sites, together with the determination of the nature of the buildings and their management after erection should be more effectively under the control of the local sanitary authority than they are at present. This can best be secured by the local authority becoming the ground landlord of future cottages wherever practicable, and giving easy terms financially to builders, companies, and societies in return for such restrictions and regulations in the lease as will secure the sanitary welfare of the tenants. In continental cities, notably in Berlin, much good has been done by conferring very great powers of regulation in the foregoing respects without making the local authority the ground landlord, but our political system will not readily admit of such powers being exercised by a person or authority other than the freeholder of the land, and even in Berlin the powers of the authority are not so successful in securing the erection of good, well-maintained property as are the leases of, say, the Duke of Devonshire in Eastbourne.

In Berlin, building may not be done in advance of the sewerage of the land; special permits must be obtained for the erection of houses on plots of ground not bordering on a public street; new sites must only be built upon up to two-thirds of their extent; courts or yards of at least 645 square feet must be provided; dwelling houses may only be erected up to five storeys, and as high as the street is wide, and not more than 72 feet in any case; a free space of from 8 to 20 feet must be left between all buildings; the lowest floor must be elevated 15 inches above the highest known level of ground water; and the general laying-out of streets is under special municipal control.

The taxation of site values instead of houses is a most valuable proposal, inasmuch as it would tend to discourage the undue holding back of sites from the market, and would at the same time relieve the dwellings of a large part of their annual burden of expenses. It would, however, require an alteration in the law, whereas there are many powers of local authorities under the existing law which could be put into operation with great advantage.

Some immediately necessary measures.—The one immediate step towards relieving the house famine is obviously the provision of

suitable sites in or near every district by compulsory purchase where necessary, and what is equally important, by some authority—the municipality for preference—which will insist upon the estate being so laid out, and upon the buildings being so constructed and maintained as to prevent the creation of such new slum areas as are to be found on the outskirts of all large cities.

The next step is the organisation of committees and companies to assist the local authorities in promoting a plentiful supply of new dwellings on such sites. Concurrently with these there should be established a system of electric trams and trains, giving cheap, rapid, frequent, and easy access to and from all parts of each district.

Cheap transit as the only remedy will not suffice.—It follows, from the foregoing remarks, that the mere provision of means of cheap transit, while a first step in housing reform is not the first step, and most decidedly is not the only step needful. In fact, in many towns where it has been fully tried, the evils of bad housing have often increased rather than diminished, and it is a significant fact that most of the suburban districts near London, where it is proposed to house the overcrowded workers of London proper, have found it necessary to ask the Local Government Board for permission to build additional dwellings for their own inhabitants, owing to the scarcity of house-room.

Building by local authorities—advantages and difficulties. If local authorities were to build largely themselves, in addition to providing land for others to build upon, they would be able to assist in meeting the demand for more house room; to provide an effective check where necessary on exorbitant rents; to set up a standard of a decent sanitary home that a working man might reasonably expect; and to establish a model street of well-managed houses in every district, as an object lesson for other landlords. It need scarcely be added that in the event of private enterprise not being forthcoming, it would undoubtedly be the bounden duty of the municipality to provide the whole of the necessary accommodation. Unfortunately, in carrying out this vitally important part of their duty, local authorities are seriously handicapped by sins of omission and commission on the part of the Local Government Board. Long, vexatious, and unjustifiable delays, red tape and inquiries in excess, regulations and restrictions not requisite on sanitary grounds, but fatal to successful building operations, too short periods and, therefore, too heavy annual charges for the repayment of housing loans, a lack of facilities for obtaining government loans at market rates of interest—all these are matters of common outcry in every municipality concerned.

Whatever views, however, may be taken as to the right way of dealing with the question, and as to the difficulty of local authorities exercising existing powers, it may be of advantage to point out what those powers are, and in what way they have been or are being enforced.

Those who deny the existence of the house famine can avail themselves of the coercive and restrictive provisions of the Public Health Acts and the Byelaws. Those who recognise the dearth of dwellings can make use of the various Housing Acts. Both series of enactments are essential to anything like effective and permanent improvement.

SECTION II.

WHAT MAY BE DONE

I.—BY INDIVIDUALS (pp. 13-17).

II.—BY LOCAL AUTHORITIES (pp. 18-39).

CHAPTER II.

WHAT MAY BE DONE BY PRIVATE INDIVIDUALS.

The public conscience must be aroused to combat ignorance and vested interests.—A recent circular of the Local Government Board, which shows plainly that it is the duty of local authorities to correct all the housing evils brought to their notice, concludes by stating "the Board would point out that a heavy responsibility rests with the local authorities if they fail to give effect to the intentions of Parliament in this matter." In spite of this solemn warning, and what is more important, in spite of the way in which the public attention has been drawn by many sad disclosures in the press and on the platform to the present condition of the housing of the working classes, it must be distinctly affirmed that local authorities do not give effect to these intentions of Parliament, and do not carry out these statutory duties. They do not, because they dare not. They dare not because a strict administration of the Acts in question would, in the present state of the public conscience, mean municipal extinction to thousands of public representatives, and professional disaster to hundreds of public servants. Members would lose their seats; medical officers of health, sanitary inspectors, and building surveyors would lose their salaries, if not their posts. Local authorities dare not do their duty because of the vested interests which have too often "captured," as the expression goes, many political and religious societies that exercise a powerful influence in determining the composition and policy of the various councils.

Can it be wondered at that the average member of a local authority without any burning enthusiasms prefers to "let sleeping dogs lie" rather than offend his friends, and lose his seat at the same time, by showing too active an interest in the enforcement of the sanitary laws? It may be said, "Surely, the public conscience is roused sufficiently to counterbalance the influence of these vested interests." The answer

must be "No! decidedly it is not." Public interest has been awakened to an enormous extent, but we are deceiving ourselves if we think the conscience of the average man or woman in this country has been really stirred. What is wanted in the first place, throughout the length and breadth of the land, is a crusade to drive home to the mass of intelligent men and women the insidious, poisonous, corrupting, blighting influence of modern housing conditions upon so many millions of our working-class population, and the responsibility of the public for their existence.

It may be urged that as the working classes have a predominance in voting power, their influence alone ought to be sufficient to support local authorities in insisting upon stringent measures of sanitary reform. It certainly ought to be so, but it is not so. The intelligence of the working classes has never been properly awakened as to the supreme importance of healthy homes with sufficient accommodation for all the inmates.

Housing Councils should be formed in every district.—In every district, however, there are a number of earnest men and women who are anxious to do something to lessen the evils of bad housing, but hardly know how to begin. It may, therefore, be useful to indicate in what ways private individuals—especially clergymen, district visitors, sanitary reformers, and working-class leaders—can take effective action. In the first place they can organise in every parish or sanitary district a "sanitary aid association" or "housing council," consisting of representatives of the various religious and social agencies, labour organisations, and co-operative societies. The principal functions of these bodies might be—

(1) To influence and focus popular sentiment in favour of wise sanitary legislation and vigorous local sanitary administration of existing Acts.

(2) To assist the health committees of the local authority by bringing to their knowledge the existence of unhealthy housing conditions.

(3) To assist in educating the working classes on sanitary questions, instructing them in procedure, distributing leaflets on elementary hygienic observances, and spreading information as to death rates and causes of illness in specified localities.

Full particulars as to the formation of such associations can be obtained from the Mansion House Council on the dwellings of the poor, and from the National Housing Council, 432, West Strand, W.C., each of which has numerous branches throughout the country.

The Liverpool Housing Association has put forward the following model programme of its objects and work—

(1) To call attention to the dangers arising from too great density of population, the overcrowding of houses, and the lack of open spaces, gardens, and recreation grounds in certain districts.

(2) To point out the unsatisfactory quality of the cottages now being provided by speculative builders, frequently men of very small means; calling attention in particular to the absence of gardens and the ridiculous smallness of yard-space. To acquaint the public with the financial difficulties under which these private builders often labour owing to lack of capital—heavy interests and high prices for materials—all tending to enhance cost and raise rent.

(3) To urge upon the City Council the necessity of so altering the building regulations as to make jerry-building impossible, to secure adequate air-space on three sides of every cottage built in the suburbs, to ensure the provision of gardens, to prevent the destruction of trees, and, generally, to preserve the amenities of the suburbs.

(4) To induce the Housing Committee to supplement the work of the speculative builder, by putting up cottages on cheap suburban land, which would serve as a standard of quality and rental for the private builder, thus "toning-up" the general supply of house accommodation, and contributing greatly to the welfare of the respectable artizan class, who are at present helpless in the grip of the landlord.

(5) To call public attention to the general rise in rents which has ensued upon the cheapening of conveyance by the municipalisation of the tramway service, and to advocate municipal ownership of land and house property as the only means of preventing this appropriation by individuals of the financial benefit of all municipal improvements.

(6) To support the demand for the taxation of land values, coupled with power to take land compulsorily at the owner's own tax assessment. In this way only can lands be acquired at equitable prices. To support all other legislative projects having for their aim the extension of facilities for municipal enterprise, the cheapening of loans, etc.

(7) To advocate all measures tending to the beautification of the city—wider streets; the planting of trees; more open spaces; the control of mural advertisements; municipal encouragement of householders and shopkeepers in respect of cleanliness and beauty of frontages; compulsion of owners to keep waste lots in good order, so that same shall not become an eye-sore; and every other scheme which would help to make Liverpool a better place to live in.

(8) To continue our efforts for the removal of the slums and the erection of cheap tenements in their stead; to oppose the compensation of owners of houses unfit for habitation; to recommend the building of municipal lodging houses and family homes; to agitate until there is a comfortable sanitary home for every family no matter how small their means.

The summary of sanitary laws and byelaws, and the text of the Housing Acts contained in the following pages, and in the Appendix, will be found very useful in this connection. If full use is made of the index to this volume, it will not be difficult to discover hundreds of ways in which more or less effective remedies can be applied in dealing with insanitary conditions. It will be well, however, to mention the following specific statutory powers given to the various individuals, for so little are they used that it would almost seem as if the general public were unaware of their existence:—

(1) **Any person**—

(*a*) May complain in writing to the local authority and secure action being taken for removing insanitary conditions in or near any house, whether due to filthy tenants, structural defects, or overcrowding [sec. 93, P.H. Act, 1875, p. 77, App.];

NOTE.—*Complaints made anonymously must also be attended to by the local authority.*

(*b*) May complain in writing to any justice of the peace to the same effect [sec. 105, P.H Act, 1875, p. 79, App.];

(*c*) May lay an information against any councillor who votes upon any housing scheme relating to property in which he is beneficially interested [sec. 88, H.W.C. Act, 1890, p. 33, App.];

(*d*) May appear at a Local Government Board inquiry on any housing or improvement scheme, and object to any part of the scheme [sec. 17, H.W.C. Act, 1890, p. 8, App.];

(*e*) Take on lease from the local authority, with their consent, any land acquired by the council, either by agreement or compulsion, for building workmen's dwellings [sec. 2, H.W.C. Act, 1900, p. 56, App.];

(*f*) Borrow, from the Public Works Loans Commissioners, half the money required to carry out a house-building scheme for workmen [sec. 67, H.W.C. Act, 1890, p. 28, App.]

(2) **Any householder** may, in addition to the foregoing—

(*a*) With three other ratepayers, complain in writing of any unhealthy dwelling house [sec. 31, H.W.C. Act, 1890, p. 13, App.] or obstructive building [sec. 38 (2) H.W.C. Act, 1890, p. 16, App.], and compel the medical officer of health to report thereon to the council. If the local authority do not take action on a condemnatory report, an appeal can be made to the Local Government Board;

(*b*) With eleven other ratepayers, demand in writing an official report from the medical officer of health on an unhealthy area, and may appeal to the Local Government Board, if it is not condemned [sec. 5 (2), sec. 16 (1), H.W.C. Act, 1890, pp. 2 and 7, App.]

(3) **Any working-class occupier**—

(*a*) If living in a house under a certain low rateable value, may hold his landlord responsible if the house is not in all respects reasonably fit for human habitation [sec. 75, H.W.C. Act, 1890, p. 31, App.];

(*b*) If forced to move from a house which is to be demolished by the local authority, may ask for reasonable expenses of removal [sec. 78, H.W.C. Act. 1890, p. 32, App.];

(*c*) After seven days' written notice, may compel a local authority to remove house refuse, etc., or in default thereof be liable to a penalty [sec. 43, P.H. Act, 1875, p. 74, App.];

(*d*) May borrow from the county council, or any town or district council that has adopted the Small Dwellings Acquisition Act, 1899, the greater part of the purchase money of the house in which such occupier resides or intends to reside [sec. 1, S.D. Act, 1899, p. 63, App.]

(4) **An owner of property**—

(*a*) May arrange with the local authority for carrying out a scheme under Part I, secs. 12 (2) and (3), H.W.C. Act, 1890, p. 6, App.];

(*b*) If possessed of the first estate of freehold in any slum property, may arrange with the local authority for carrying out an improvement scheme relating thereto [sec. 12 (6) H.W.C. Act, 1890, p. 7, App.];

(*c*) If an owner under the Settled Land Act, may sell the land for housing purposes at less than its market value [sec. 74, H.W.C. Act, 1890, p. 31, App.]

(5) **Two medical men** may give a certificate requiring the local authority to compel the owner or occupier to cleanse an unhealthy house [sec. 46, P.H. Act, 1875, p. 75, App.]

(6) **A parish councillor** may—

(*a*) Propose a resolution at the parish council asking for the rural district council, or in default the county council, to build dwellings for the working classes [sec. 6, H.W.C. Act, 1900, p. 56, App.];

(*b*) Propose that the parish council should deal with any pond, pool, open ditch, drain, or place containing or used for the collection of any drainage, filth, stagnant water or matter likely to be prejudicial to health [sec. 8 (1) (*f*), Local Government Act, 1894];

(*c*) Propose that the county council shall be called upon to take action where the district council have failed to properly administer the Public Health Acts, or to supply sufficient sewers, or to secure a sufficient and wholesome water supply;

(*d*) Represent that an obstructive building ought to be demolished under sec. 32, H.W.C. Act, 1890, p. 13, App. [sec. 6 (2) Local Government Act, 1894];

(*e*) Propose that the district council may be asked to delegate useful Public Health Act powers to the parish council.

(7) **A County Councillor** may—

(*a*) Propose the appointment of a county medical officer of health to supervise all districts and take action if the district councils are in default [sec. 45 (3) H.W.C. Act, 1890, p. 22, App.]

(*b*) Propose that steps be taken to make necessary official representations under Part II, H.W.C. Act, 1890, [sec. 52, p. 25. App.]

(*c*) Propose that facilities be given to put into operation the Small Dwellings Acquisition Act, 1899 [sec. 9, p. 66, App.]

A District or Town Councillor, in addition to securing the the proper carrying out of ordinary sanitary administration, should propose the adoption of—

(*a*) Part III of the Housing Act, 1890 [sec. 54, p. 25, App.]

(*b*) Part III of the Public Health Act (Amendment) Act, 1890, [p. 85, App.]

(*c*) Byelaws under secs. 44, 80, 157, and 276, P.H. Act, 1875, and sec. 23 (3), P.H. Act Amendment Act, 1890, [pp. 74, 76, 80, 85, and 86, App.]

(*d*) A house-to-house inspection of the district [pp. 13 and 78, App.]

POWERS OF LOCAL AUTHORITIES.

The powers of local authorities with respect to the Housing of the Working Classes are contained in—

(1) The Public Health Act, 1875 (sanitary clauses), together with the amending or corresponding measures, the Public Health Act (Amendment) Act, 1890, the Public Health (London) Act, 1891, and the Public Health (Scotland) Act, 1897; and Byelaws made under the provisions of the same.

(2) The Housing of the Working Classes Act, 1890, with amending Acts of 1893, 1894, 1896, and 1900.

(3) The Small Dwellings Acquisition Act, 1899.

(4) The Municipal Corporations Act, 1882 [sec. 111], and the Working Classes Dwellings Act, 1890.

(5) The Labourers (Ireland) Acts, 1885-1893.

A summary of the principal provisions of these Acts is contained in this section, but a fuller digest of some, and the full text of the important ones is given in the Appendix.

The abbreviation, P.H.A., 1875, is used for the Public Health Act, 1875, and, except where another Act is named, the number of any section given in this chapter refers to the aforesaid Act.

CHAPTER III.

THE PUBLIC HEALTH ACTS.

Dealing first with the Sanitary Acts, the Public Health Act, 1875, is taken for quotation because it is the one that applies to all town councils and district councils in England and Wales, and so far as the principal powers are concerned is in substance the same as the London and Scotland Acts of 1891 and 1897 respectively.

Under this Act and the corresponding Acts, provision is made for dealing with existing dwelling houses singly in respect of their insanitary

condition, and also for securing proper regulations by byelaws and otherwise with regard to the erection of new buildings and the proper construction and maintenance of streets and other approaches thereto.

Officers.—As proper officers are essential to the carrying out of these matters, every sanitary authority must appoint "fit and proper persons" to be medical officer of health and inspector of nuisances. Rural authorities **may** appoint several if necessary. Sanitary authorities in London **must** appoint an "adequate number." In the latter case candidates must be properly qualified, and the Local Government Board may order the appointment of an additional number if necessary. [P.H. Act, 1875, sec. 189 and 190; P.H. (London) Act, 1891, sec. 107].

Assistants to each office may be appointed, but they cannot perform the special statutory duties.

It is important to note that the Local Government Board provide for the payment from the Exchequer Contribution Account of half the salary of the medical officer of health and the sanitary inspector where the appointment has been made in accordance with their regulations. In the provinces 1,615 medical officers and 1,569 inspectors of nuisances have been so appointed, and in London 44 medical officers and 235 sanitary inspectors, up to 31st March, 1900. Appointments made in this way tend to give greater security of tenure to the officers concerned, and thus to make them less subject to coercive influences on the part of corrupt interests on local councils.

Surveyors and building inspectors are generally entrusted with the supervision of new streets and buildings.

Duty of Sanitary Inspector.—The General Orders of the Local Government Board 1891, with regard to the sanitary inspector's duties, provide that—

"He shall, by inspection of the district, both systematically at certain periods and at intervals as occasion may require, keep himself informed in respect of the nuisances existing therein that require abatement."

"On receiving notice of the existence of any nuisance within the district, or of the breach of any byelaws or regulations made by the sanitary authority for the suppression of nuisances, he shall, as early as practicable, visit the spot and enquire into such alleged nuisance or breach of byelaws or regulations."

"He shall enter from day to day in a book, to be provided by the sanitary authority, particulars of his inspections and of the action taken by him in the execution of his duties."

"He shall keep a book or books, to be provided by the sanitary authority, so arranged as to form, as far as possible, a continuous record of the sanitary condition of each of the premises in respect of which action has been taken."

BYELAWS.

One of the first duties of every council is to adopt the various byelaws, which may be made under the Public Health Acts, 1875.

A summary of what are commonly called the "Building Byelaws" is contained in the Appendix, p. 86.

Model clauses are issued by the Local Government Board relating to the following subjects, numbered hereafter according to their official arrangement—

I. *(a)* The cleansing of footways and pavements;

(b) The removal of house refuse from premises; and

(c) The cleansing of earthclosets, privies, ashpits, and cesspools belonging to premises [sec. 44].

II. The prevention of nuisances arising from snow, filth, dust, ashes, and rubbish, and the prevention of the keeping of animals on any premises so as to be injurious to health [sec. 44].

III. Common lodging houses [sec. 80].

IV. New streets and buildings [sec. 157].

XIII. Houses let in lodgings or occupied by members of more than one family [sec. 90].

To obtain adoption of byelaws it is necessary—

(*a*) To apply to the Local Government Board for "a draft form," the blank spaces in which should be filled in and alterations clearly shown;

(*b*) To next submit them to the Local Government Board for revision;

(*c*) To advertise intention of the council to apply for confirmation a month before application for confirmation is made;

(*d*) To keep a copy for public inspection at the office of the council for one month;

(*e*) After the lapse of one month from the advertisement, a resolution should be passed by the council adopting the byelaws under seal;

(*f*) To make application to the Local Government Board in specific terms for confirmation.

The byelaws will come into force when confirmed. Urban district councils and town councils may adopt these byelaws, but rural district councils are somewhat restricted.

Rural district councils can only adopt Series II and IV after application to and upon the order of the Local Government Board under sec. 276.

(1) **Rural districts** adopting Part III of Public Health Act (Amendment) Act, 1890, can make byelaws "for the purposes of health," but not others. This would enable clauses 10, 17, 53-59, 60-66, 67-89, 90, 92-95, and 97 of Series IV to be framed into model byelaws for such districts.

(2) Where an order of the Local Government Board has been obtained under sec. 157 Public Health Act, 1875, two separate series can be framed—one as above to apply to the whole district, the other containing most, if not all, of the urban byelaws, but applying only to "populous places."

(3) An order under sec. 23 (3) Public Health Act (Amendment) Act, 1890, may enable rural district councils to frame byelaws as to—

(a) Keeping water-closets flushed;

(b) The structure of floors and the height of rooms;

(c) The prevention of buildings being altered so as to contravene the byelaws that applied to their original construction.

A copy of such byelaws must be delivered to any ratepayer applying for the same.

Byelaws are designed to supplement the ordinary law, but not to supersede or vary it.

Local authorities cannot suspend their own byelaws.

Armed with these powers and those in the Public Health Acts, the council, through its committees and officers, can deal with all nuisances injurious to health, and with all houses unfit for habitation.

NUISANCES.

Any person may give information of a nuisance, and the council is bound to take action thereon. [Sec. 93. P.H.A. Appendix, p. 77].

In addition to this it is the duty of the local authority to cause a thorough inspection of their district to be made from time to time to ascertain what faults require remedying. [Sec. 92, P.H.A., 1875, and sec. 32, Housing Act, 1890. See pp. 13 and 78, Appendix].

The right of entry in such cases is given by sec. 102.

What is a Nuisance?—Sec. 91 of the Public Health Act, 1875, defines a nuisance as including :—

Any premises, or any pool, ditch, gutter, watercourse, privy, urinal, cesspool, drain, or ashpit, in such a state as to be a "nuisance or injurious to health."

Any animal so kept as to be, or any accumulation or deposit which is, a "nuisance or injurious to health."

Any house or part of a house so overcrowded as to be **dangerous** or injurious to the health of the inmates, whether or not members of the same family.

Any chimney (not being the chimney of a private dwelling-house) sending forth black smoke in such quantity as to be a nuisance.

In the London Act (1891) the words "or dangerous" are made to follow "injurious," so that there are three distinctive sanitary defects :—

1. A nuisance ; 2. Injurious to health ; 3. Dangerous to health.

Premises which are decayed, dirty, or out of order, or occupied by filthy tenants, or covered with breeding grounds or germs of disease, are plainly dangerous to health, but it is not easy to prove actual "injury to health" in many cases. It ought, however, to be sufficient to show that an offensive or nauseating smell is produced and diffused, or that conditions prevail which tend to lower vitality, and annoy or actively interfere with personal comfort.

Overcrowding.—The most serious nuisance of the present time is overcrowding, with regard to which it may be well to point out a few facts. In the first place there is no exact legal definition for ordinary purposes, and except in certain classes of dwellings which come under special byelaws, a good deal depends upon the views of the magistrates who may try a particular case. For the purposes of the census, the Registrar General defines overcrowding as being the occupation of a dwelling with more than two adults to each room, counting two children under twelve as equivalent to one adult.

Professor Huxley fixed the quantity of cubic air space required for each adult at 800 cubic feet; the New York sanitary law [sec. 664] requires 600 cubic feet; in Belgium the amount required is 565 cubic feet.

Other standards are as follows:—

Byelaws for.	Minimum Cubic Space.	
	Each Adult.	Each Child under 10.
	c. ft.	c. ft.
Common lodging houses (Metropolis)	Bedroom, 240	Bedroom, 120
„ „ „ (Provinces)	Bedroom, 300	Bedroom, 150
Houses let in lodgings (Metropolis)	Living room, 300	Living room, 150
	Bedroom, 400	Bedroom, 200
„ „ (Provinces)	Living room, 350	Living room, 175
	Bedroom, 450	Bedroom, 225

Anything less than 350 cubic feet per head ought to result in a conviction before the most reactionary justices.

[See also pp. 77 and 79, *Sec. 91 (5)*, Appendix].

Structural and Sanitary Defects.—In the matter of structural and sanitary defects of premises, it may be useful to enumerate a number of defects with regard to which action has been frequently taken and convictions obtained.

Yards, Passages, etc.—Surface unpaved, uneven, defective, filthy, or containing offensive accumulations.

Traps and Gulleys foul or defective.

Dust-bins absent, inadequate, foul, defective, or without proper cover.

Drains open at joints, untrapped, unventilated, choked, inadequate, stopped, foul, or broken.

Water Closets, Privies, or Earthclosets inadequate, foul, or defective accommodation and apparatus.

Water Supply.—No supply for domestic purposes; cistern connected with W.C. supply, or in unsuitable position, or too small, dirty, or not properly covered.

Soil Pipe unventilated or badly ventilated.

Sink, Bath, etc.—Waste pipes connected to drain pipe or soil pipe, or not properly trapped.

Roof-covering defective, admitting rain and snow.

Gutter or rain-water pipes defective, causing dampness to walls.

Rooms insufficiently lighted or ventilated; walls or ceilings dirty; floors or staircases defective.

Water Supply.—In the metropolis the absence of a "proper and sufficient" supply of water is a nuisance [P.H. (London) Act, sec. 48], and a dwelling house without such supply may be closed as unfit for human habitation. Throughout England and Wales, new houses, or houses rebuilt, cannot be occupied until the sanitary authority has certified that there is a proper and sufficient supply of water. [See also sec. 62, P.H.A., 1875, p. 76, and sec. 23, P.H.A. (Amendment) Act, 1890, p. 85, Appendix].

The **quantity** of water consumed for house supply per head of population was put by Dr. Parkes at about 25 gallons, about half being for ordinary domestic purposes and one-fourth for water closet supply. In practice, the quantity used in cottages seldom comes to more than 15 gallons per day. The **quality** of the water supply is secured by

sec. 70, P.H.A., 1875, but contamination frequently arises from its being stored in cisterns without proper covers, or so placed as to allow the water to be polluted by the absorption of foul gases.

Filthy Houses can be dealt with under sec. 46, P.H.A., 1875.

In Berlin, if a house proprietor finds any of his tenants maintaining dwellings in a filthy state, he is bound to warn them to clean up, and (if they fail to comply) to turn them out without further ceremony. The police enforce the sanitary laws, and if the landlord neglects his duty they will clean the house at his expense.

Offensive Accumulations are somewhat difficult to deal with, but sec. 49, P.H.A., 1875 [see p. 75, Appendix], provides for the "service of a notice upon the owner of the refuse, or upon the occupier, requiring the removal within 24 hours" (48 in London and Scotland). If not removed, the local authority may remove it and sell it. [See also sec. 91].

Periodical Removal of Manure, etc.—London and urban authorities may give notice to the public that they require the periodical removal of manure and other offensive accumulations from their district under penalty. On the other hand, persons responsible for such refuse must pay the sanitary authority for undertaking the removal of any such heaps.

Procedure in case of Abatement of Nuisances.—After the sanitary officers become aware of the existence of a nuisance, the first step is usually the service of a preliminary notice on their own responsibility, stating the defects that need attention, and asking that they may be remedied.

This notice is served on the owner even when the premises are held on a repairing lease, if, as is usually the case, the nuisance arises from structural defects. One or two weeks should be allowed to enable compliance to be made with the notice.

If, however, it is disregarded, the inspector reports the matter at the next meeting of the committee, and asks their consent to the issue of a statutory notice [P.H.A., sec. 94], which should accurately describe the nuisance, as far as possible, in the words of the Act or bye-law concerned, and must **outside London and Scotland specify the necessary works** where the nuisance arises from structural defects. It should be in some such form as Form A, p. 82, Appendix.

If the statutory notice is disregarded, or if the nuisance is only temporarily abated, the sanitary authority, through the inspector or other authorised officer [sec. 259, P.H.A., 1875], should lay an information and apply at the police court for a summons, which is served by the police in the usual way. [Form B, p. 82, Appendix]. The conviction must be drawn up by the justices in the Form C, p. 83, Appendix. Costs may be ordered at the discretion of two justices.

Infectious Diseases [sec. 55 of P.H.A., 1875].—The notification of infectious diseases is now compulsory, and secs. 3 and 6, Infectious Diseases (Notification) Act, 1889, cover not only the diseases mentioned in sec. 6—*viz.*, small-pox, cholera, diphtheria, membranous croup, erysipelas, scarlatina or scarlet fever, and the fevers known as typhus, typhoid, enteric, relapsing, continued, or puerperal, but also such other

diseases as the local authority, with the consent of the Local Government Board, may include, such as measles and tuberculosis or phthisis.

Sec. 3 of the above-mentioned Act provides that :—

It is the duty of the following persons, in order of responsibility, to notify the existence of infectious diseases to the medical officer of health for the district—*viz.*,

1. The head of the family to which the patient belongs;
2. The nearest relatives of the patient present in the building, or in attendance on the patient;
3. Every person in charge of or in attendance on the patient:
4. The occupier of the building.

In addition to this notice, the medical practitioner called in to attend the patient must send a certificate to the medical officer of health on becoming aware that the patient is suffering from an infectious disease. Fine for failure, 40/-

In London, information as to the existence of infectious disease **must** be given to the headmaster of a school attended by any child resident in the house affected.

Compulsory removal, where necessary, can be secured on the order of any justice [sec. 124, P.H.A., 1875], and wilful exposure of infected persons and things is prohibited by sec. 126 under a penalty of £5. It is, of course, necessary that all articles shall be properly disinfected, and local authorities caring to adopt the provision to that effect can compel persons to carry out proper disinfection within a day or so.

Measures taken in Richmond to prevent the spread of infectious diseases.—When a case of infectious disease is notified, the medical officer or sanitary inspector calls at the house as soon as possible and, if considered advisable, the patient is recommended to be removed to one of the isolation hospitals. If the patient remains at home, printed particulars as to isolation, disinfection, etc., together with a short epitome of the law applicable to infectious cases are left at the house. An addressed postcard is also left for the medical attendant to sign and forward when he considers the patient free from infection. If no medical practitioner is in charge, advice as to isolation, etc., is given, and a circular on the special disease from which the patient is suffering, left at the house. Full particulars of the patient and other occupants of the house with particulars of the sanitary arrangements, milk supply, school or place of work, and other details are recorded on special forms which are filed in the health office. If necessary the drains are examined by the smoke test preparatory to serving an order to open them up.

Special certificates are forwarded to the school teachers if any occupants attend school, and also to the milk seller and the librarian of the public library.

The following figures relating to the sanitary defects dealt with in 1901 in about 6,500 houses (with a population of about 32,000) in the borough of Richmond, may be of interest, as they shew in what respects it is possible to take successful action :—

SUMMARY OF THE SANITARY INSPECTOR'S REPORT FOR THE YEAR, 1901.

Number of visits made - - - - -	5,120
,, complaints received and attended to -	173
,, statutory notices served - - -	76
,, preliminary notices served - - -	334

SUMMARY OF INSPECTIONS MADE.

Inspection of nuisances in course of abatement	3,630
Houses inspected	530
Visits to cases of infectious disease	657
Inspections of slaughter houses	22
„ milk shops	90
„ cowsheds	20
„ bakehouses	95
„ workshops	65
„ piggeries	11
TOTAL	5,120

PARTICULARS OF NOTICES SERVED.	No. done.	No. not done.	Total No. served.
To clear or amend drains	103	...	103
To relay drains	53	...	53
To remove defective traps and properly trap drains	25	...	25
To cause waste pipes to discharge on the surface and repair same	5	...	5
To repair or disconnect rain water pipes	19	...	19
To repair or ventilate soil pipes	22	...	22
To clear, cleanse, or repair closets or flushing apparatus	61	...	61
To reconstruct closet and provide new closets	72	...	72
To provide a proper water supply and apparatus to closets	3	...	3
To provide external ventilation to closets	...	...	...
To cleanse, provide, or cover drinking water cisterns	38	...	38
To pave or repair the paving of yards, etc.	43	...	43
To repair roof of house	16	...	16
To repair dustbins or to provide sanitary dustbins	52	4	56
To remove animals causing a nuisance	1	...	1
To remove foul accumulations	27	...	27
Miscellaneous nuisances	9	...	9
To disinfect, cleanse, and whitewash rooms	218	...	218
To provide a proper supply of water	9	...	9
To abate overcrowding	6	...	6
To pave and drain stables	6	...	6
TOTALS	788	4	792

COMMON LODGING HOUSES.

In London these houses are under the control of the County Council; elsewhere the town and district councils are the local authorities.

These have been defined as "houses that receive all comers, and specially those of an itinerant class," and as "lodging houses in which persons of the poorer class are received for short periods, and although strangers to one another, are allowed to inhabit one common room."

In 27 large towns, 2,857 common lodging houses were registered in 1899, providing accommodation for 54,308 persons. At the head of this list are Liverpool with 705 houses, and 14,186 beds; London with 611 houses; Glasgow with 81 houses, and 9,372 beds; Manchester with 268 houses, and 7,028 beds; and Leeds with 83 houses, and 3,683 beds.

The principal provisions with respect to them are contained in the following sections of the P.H.A., 1875, and the byelaws made under the same—

76. Registration limited to such as are suitable.
77. Prohibition of unregistered houses.
78. Inspection of houses with a view to secure—
    - *(a)* Special fittings and arrangements;
    - *(b)* Sound sanitary condition;
    - *(c)* Walls, roof, floors, in good repair—walls not papered;
    - *(d)* Adequate light and ventilation;
    - *(e)* Air space 300 to 350 feet per inmate;
    - *(f)* Water supply not less than 16 gallons per day per inmate;
    - *(g)* Separate sanitary convenience—watercloset and privy for each 20.
81. Water to be supplied at a reasonable rate.
82. Walls and ceilings to be limewashed at certain stated periods.
83. Penalty on keeper for not filling up the schedules of numbers received.
84. Notification of infectious disease must be given immediately. [See also sec. 32, P.H. (Amendment) Act, 1890].
85. Power of entry at all times.
86. Offences and penalties to which keepers of common lodging houses are liable.
87. A common lodging house provides for the accommodation of "inmates promiscuously brought together, and not members of the same family."
88. Punishment for overcrowding, etc.

It may be mentioned that in Manchester alone convictions were secured, in 1898, against keepers of common lodging houses as follows—

For not sweeping floors	52 cases.
„ not washing floors	39 „
„ overcrowding	47 „
„ receiving lodgers in unlicensed rooms	24 „
„ not applying to register	6 „
„ mixing the sexes	7 „
„ not limewashing	7 „

HOUSES LET IN LODGINGS.

That is to say, sublet houses, such as have several families under one roof, can be subjected to very stringent regulations, where considered necessary, by the local authority, provided byelaws are adopted and enforced under sec. 90 [p. 77, Appendix], or under sec. 8, Housing Act, 1885. In order to exempt from the byelaws certain houses which are of such a superior character as to render it undesirable as well as unnecessary to register them, a special exemption clause has been framed excluding houses which do not contain any lodgers paying a certain low rent, the sum named varying according to the locality.

In the middle zone of London there are many thousands of houses that could well be registered and placed under these byelaws, but the technicality involved in the question as to what constitutes a "lodger" prevents action being taken on a comprehensive scale.

In considering the fitness of houses coming under such byelaws, regard should be had to the following points—

(*a*) Means of entrance, and whether provided with a garden or yard;

(*b*) Total number of floors and of rooms;

(*c*) Total number of rooms let in lodgings or occupied by members of more than one family:

(*d*) Number of lodgers in each room under following heads: men—women—children under 10;

(*e*) What each room is used for.

Byelaws under sec. 90 were adopted in ten districts during 1899, including such varied places as Bath, Whitechapel, Porthcawl, Acton, Wallsend, Cheltenham, Consett, Portland, Derby, and Lancaster (Rural District).

Much good work could be done in districts containing tenement houses if these byelaws were more generally adopted and applied by local authorities.

In Glasgow a local Act gives power to regulate the occupancy of one-room and two-room dwellings with an aggregate capacity, exclusive of lobbies and recesses, not exceeding 2,000 cubic feet. This is done by affixing tin-plate tickets on the outer door stating the cubic contents and the number of inmates allowed at the very low rate of 300 cubic feet of air-space per adult, or two children under eight years. They are called "ticketed" tenements, and a system of night inspection over them is constantly maintained, but their tendency is to reduce the value of the property. They now number about 21,000 dwellings, with a population of about 80,000.

Underground Dwellings, except under certain conditions [secs. 71 and 72], are prohibited. An underground dwelling is one with the floor more than three feet below the surface of the adjoining street, or of the ground adjoining the room.

If occupied jointly with other rooms on a higher floor, it may be used as a bedroom under certain conditions.

The legislative restrictions on their use apply with greater stringency in London than elsewhere. [See p. 76, Appendix].

CHAPTER IV.

HOUSING OF THE WORKING CLASSES ACT, 1890

THIS ACT IS DIVIDED INTO SEVEN PARTS.

PART I.—HOW TO GET LARGE SLUM DISTRICTS CONDEMNED.

Part I provides for the clearing of large unhealthy areas (in urban districts only) [sec. 3], and the execution of an improvement scheme for the district dealt with.

The authorities empowered to take action under it are the London County Council and all urban district councils or town councils [Schedule I].

It is the duty of the medical officer of health when he sees proper cause, or when two or more justices or twelve or more ratepayers in his district complain of any unhealthy area therein, to inspect such area, and make an official report on it in writing to the local authority [secs. 5 and 79].

What is an Unhealthy Area?—An area may be declared unhealthy if—

(*a*) It contains houses, courts, or alleys unfit for human habitation;

(*b*) The narrowness, closeness, and bad arrangement, or the bad condition of the streets and houses, or groups of houses, or the want of air, light, ventilation, or any other sanitary defects, are dangerous or injurious to the health of the inhabitants of the buildings in such area or of the neighbouring buildings.

If he represents the area as not unhealthy, twelve or more ratepayers may appeal to the Local Government Board, who, upon security for costs being given, must appoint a legally qualified medical practitioner to report on such area, and the local authority must act on this report. [Secs. 8 and 16].

In preparing a report on an alleged unhealthy area, it is not absolutely necessary to demonstrate that actual illness or injury has been caused to the inhabitants, inasmuch as the words "dangerous to health" simply mean that the sanitary condition of the area exposes its inhabitants to risks in regard to their health.

It is therefore important—

(1) To shew by comparison with the requirements of the Local Government Board model building byelaws that the structural conditions of the houses on the area, as regards width of streets, air space, back and front, light and ventilation, pavement of yards, prevention of damp, situation, number, and nature of W.C.'s, drains, and other sanitary appliances, are below what the legislature has decided to be a right and proper standard. [See pp. 86 to 92, Appendix].

(2) To shew by a census of the area, the extent to which overcrowding exists, and the proportion of population to the number of rooms and to the acreage.

(3) To shew the extent to which dilapidation prevails in the case of roofs, ceilings, walls, floors, doors, stairs, and windows.

By themselves, mere structural defects and want of repair might not be satisfactory proofs of danger to health from a sanitary point of view, although they might be likely to lead to accident.

It is, however, always desirable to shew that actual injury to health has arisen, and for these reasons it will be well to set out the following particulars—

(1) A list of deaths in the whole district, as well as in the particular area, should be obtained from the Registrar of Deaths.

(2) Corrected death-rates should be framed in each case so as to make allowance for age and sex distribution.

(3) Comparisons between such death-rates in respect of—

(*a*) Infant mortality;

(*b*) Pulmonary and tubercular diseases;

(*c*) Infectious diseases, such as scarlet fever, diphtheria, enteric fever, typhus fever, and infantile diarrhœa.

(4) The prevalence of infectious disease in various districts, as measured by the notifications sent to the medical officer of health.

(5) The extent to which a generally low condition of health prevails. This may be found out from the various hospitals and dispensaries concerned, and also from the poor law medical officers.

(6) The extent to which drunkenness prevails, as measured by police court records and reports, as well as by the number of licensed houses in proportion to population, and the extent of their trade.

Improvement Scheme.—Where an area is thus officially represented to be unhealthy, the local authority, if possessed of sufficient resources, must make an improvement scheme. The improvement scheme must be accompanied by maps, particulars, and estimates. It need not be confined to the exact limits of the unhealthy area, but may include lands which the local authority consider necessary to the efficiency of the scheme, or for the purpose of providing accommodation for displaced members of the working classes. [Secs. 6 and 11].

It must be advertised during September, October, or November, and the Local Government Board or other confirming authority must hold a local inquiry, and may then make a provisional order confirming the scheme. [Secs. 7 and 8].

The local authority may pull down the buildings, clear out the area, and make or widen any necessary streets upon the lands dealt with, after compensating the owners and others concerned. [Sec. 12].

Terms of Compensation.—Provision is made for the assessment of compensation by the remarkable Purchase Clause in sec. 21, which enacts—

(1) That compensation shall be based upon the fair market value at the time of valuation without any additional allowance in respect of compulsory purchase;

(2) In forming the estimate, due regard is to be had to the nature and condition of the property, and the probable duration of the buildings in their existing state;

(3) Deductions are also to be made for existing nuisances—

(*a*) For an enhanced value by being used for illegal purposes or owing to overcrowding;

(*b*) For the bad state of repair in which the premises are found;

(*c*) The property not being reasonably capable of being made fit for habitation.

The arbitrator may be appointed by the Local Government Board if so requested by the local authority. [Schedule 1.]

Rehousing persons displaced.—The expenses and income of a scheme under this part of the Act must be carried to a "Dwelling House Improvement Fund," and the necessary loans may be raised in the ordinary manner. [Secs. 24 and 25.]

Accommodation must be provided as follows:—

(*a*) In London, either for the whole or not less than half of the population displaced, to the satisfaction of the Home Secretary, unless it can be shown that within the immediate vicinity the required accommodation has been, or is to be otherwise provided;

(*b*) In any other urban district such accommodation (if any) as determined by the Local Government Board.

The local authority must obtain the consent of the confirming authority to undertake the re-building of houses upon areas under Part I and Part II, and also to retain them for longer than ten years.

PART II.—HOW TO DEAL WITH SMALL SLUMS.

Part II provides for—

(1) The inspection of every sanitary district from time to time, with a view to ascertain whether there are any houses unfit for human habitation [sec. 32].

(2) The closing and demolition of such houses whether occupied or not [secs. 30 and 37].

(3) The removal of obstructive buildings [sec. 38].

(4) The reconstruction of small unhealthy areas [secs. 30 and 40].

It applies to all urban and rural sanitary authorities, but those in London and rural districts must communicate all steps taken to the county council. [Secs. 92 and 93. Schedule I.]

Procedure.—The medical officer of health or any four ratepayers may inform the local authority of any building which they consider—

(*a*) So dangerous or injurious to health as to be unfit for human habitation.

(*b*) Which stops ventilation or otherwise conduces to make other buildings injurious to health.

(*c*) Which prevents proper measures from being carried into effect for remedying any nuisance injurious to health [secs. 31, 38, and 39].

Unhealthy Houses.—If the medical officer so reports, the local authority may in the case of an unhealthy house proceed to obtain a closing order at the petty sessions, and may, if the circumstances require it, order the demolition of the building. [Sec. 33.]

Closing Order—Procedure [sec. 32, P.H.A., 1875].—The council must—

(1) Give notice to the owner or occupier to put the house in a sanitary condition.

(2) In default, summons the owner or occupier before magistrates, who may make a closing order and inflict a penalty.

(3) The order prohibits occupation until another order has been made enabling the owner to reopen them. [P.H. Act, 1875, sec. 97, and schedule IV. Form C.]

Local authorities may obtain orders—

1. To close an unhealthy house.
2. To demolish an unhealthy house.
3. To render it fit for human habitation by carrying out the necessary works [secs. 33 (3) and (4)].
4. To abate under sec. 34 (2).
5. Granting a charge [sec. 36 (1)].
6. Pulling down of obstructive buildings [sec. 38 (3)].
7. To abate under sec. 38 (10).

Demolition—Procedure.—In cases where no repairs can render the house habitable—

(1) A **resolution** shall be passed "that it is expedient to order the demolition of the building."

(2) Notice shall be served on owner to attend and state his objections to the demolition at a meeting not less than a month after the service of the notice.

(3) The authority **may** then decide that the house shall be demolished, unless the owner undertakes forthwith to make the house fit for human habitation. The authority **must** order the demolition of the building if the works are not completed within a reasonable time, as fixed by the previous order of the local authority. Appeal can be made, however, to quarter sessions.

In the execution of the order—

(1) The owner must take down building within three months.

(2) In default the local authority must do so and sell the materials.

(3) Where the owner does the work he may be granted an annuity for 30 years, at the rate of 6 per cent. on outlay, chargeable on the income from the property.

In London, during the years 1892 to 1898, representations were made with regard to 2,436 houses, which were dealt with as follows:—

Closed by owners without further proceedings		236
Demolished „ „ „ „		247
Improved „ „ „ „		705
Closing orders granted by magistrates—		
Demolished	229	
Improved	219	
Simply closed	340	
Total	788	
Closing orders refused by magistrates		30
Not settled		408

During the year ended 31st March, 1899, which may be taken as a typical year, it appeared that 70 town councils, 102 urban district councils, and 163 rural district councils had proceeded under Part II of the Act, and in nearly all cases in connection with buildings unfit for human habitation, only three authorities reported proceedings relative to obstructive buildings, and one a scheme for reconstruction.

The action taken was as follows :—

Representations made during the year	3631
Proceedings taken by local authorities	3540
Houses voluntarily demolished by owners	292
Houses made fit for habitation	1935
Houses closed by order of justices	514
Houses demolished by order of local authorities	214

From the extremely small number of houses actually demolished, it will be readily recognised that the legal procedure throws great difficulties in the way of local authorities desiring to demolish houses unfit for habitation. Petty sessions courts are often far too lenient in such cases.

Obstructive Buildings.—In the case of any building which by its position makes other buildings injurious to health, the local authority, after receiving a report as to the circumstances and the cost of pulling down the building, may, after hearing the owner's objections, make an order directing that such building shall be pulled down.

They may purchase the site, or part of it, without obtaining a provisional order, and may levy an improvement rate on the other buildings which have been improved in value by the removal of the obstructive building. The owner is entitled to retain the site if he wishes to do.

Back-to-back houses are the commonest form of obstructive buildings. They cause stagnation of the air within the dwelling, and therefore stop ventilation. A much approved scheme for remodelling them has been put forward by Dr. Tatham, as follows :—

(1) Remove one row.

(2) Remove every third pair.

(3) Convert half into double houses with through ventilation.

(4) Remove any alternate pair on one side of a back street.

Small Improvement Scheme.—A scheme on the lines indicated in Part I may be passed by the local authority for reconstructing any area containing buildings such as those above mentioned, and must make the required provision for the accommodation of persons of the working classes displaced by the scheme, and allowance may be made to the tenants for reasonable expenses of removal. [Secs. 39 and 40.] The Local Government Board will decide as to which part of the Act proceedings should be taken under.

There are two cases for an **improvement scheme**—

(1) The existence within the area of houses closed by closing order.

(2) Whether houses are closed or not, the council can proceed under sec. 39 (1) (*b*).

The procedure might be as follows—

(1) The local authority must first consider whether the reconstruction of the area is necessary;

(2) Next, whether it should be dealt with under Part I or Part II. This can be settled as follows:—

(*a*) **In rural districts** all such schemes must be made under Part II.

(*b*) **In urban districts and boroughs outside London,** entirely a matter for discretion of local authority, but certainly areas with less than ten houses ought to be dealt with under Part II, sec. 39.

(*c*) London borough councils **must** proceed under Part II, but the county council may proceed either under Part I or Part II.

(3) In cases of doubt, where the authority has an option, the following considerations would weigh in settling the procedure:—

(*a*) Whether proceeding under Part I or Part II the expenses are borne by the same rate.

(*b*) In favour of Part I it may be noted—

Procedure prior to assessment of land, and the subsequent conveyance, could be carried out more cheaply under Part I (Lands Clauses Acts are replaced in part by secs. 21, 22, and Schedule II);

Additions and improvements made by owners after the scheme has been advertised are not to be paid for.

(*c*) Against Part I—

More advertisements are required;

Many more statements and other particulars must be prepared for Parliament to comply with standing order;

Scheme must be confirmed by Parliament;

Can only be initiated in September, October, or November.

(*d*) In favour of Part II—

The scheme need not come before Parliament at all if agreements can be come to with the owners;

It can be carried out at any time of the year;

It has a Betterment Clause [41 (2) (*b*)].

(*e*) Against Part II—

The procedure does not lend itself well for dealing with opposition in Parliament;

The procedure to take land is that of the Lands Clauses Acts, which, however, may be incorporated by Local Government Board, and are somewhat modified by sec. 41 and sec. 38, sub-secs. (7), (8), (9).

With reference to the **compulsory taking of land** under Part II, it may be noted—

1. Notice to treat should be served, under sec. 18, upon all parties having interests in the properties, except owners of easements. The notice should contain particulars as to land required, and should request the owner to give particulars as to his claim.

(2) If unable to agree, either party may apply to the Local Government Board to appoint an arbitrator to settle any one of the following cases—

Demolition of obstructive building, sec. 38, sub-secs. 4, 6, 7;
Land taken under a scheme, sec. 39;
Destruction of easements and like injuries, sec. 39, sub-sec. 8.

(3) Under secs. 32-37, Lands Clauses Act, the arbitrator is empowered to call for documents, and to examine witnesses on oath. He must make a declaration before justices, which must be appended to his award. His award must be sent to the local authority in writing, and the latter must send a copy to the other party, and leave it open to inspection.

PART III.—HOW TO GET MORE WORKMEN'S DWELLINGS.

This is the most important part of the Act, because it enables local authorities to build houses for the working classes whenever they think fit to do so. Except in rural districts, there is no provision whatever limiting the power of the local authority; no certificate or other formal proof of deficient house accommodation is requisite; no insanitary property need be closed or demolished. The local authority can decide to build at any time and for any reason which may seem good to them.

It may be adopted by the London County Council and all urban sanitary authorities outside London, but rural sanitary authorities may only adopt it after local inquiry by the county council of the district. [Secs. 54 and 55 and sched. I Act of 1890; also secs. 2 and 7 Act of 1900.]

Adoption of Part III.—It can only be put in force by those authorities which have adopted it by a resolution in some such terms as the following, Resolved:—

That Part III of the Housing of the Working Classes Act, 1890 (53 and 54 Vic. cap. 70), be and the same is adopted by the town (or district) council of the borough (or urban or rural district) of.....as the urban (or rural) sanitary for the borough (or district).

How to get Land.—Land can be purchased compulsorily if necessary, as provided in the Lands Clauses Consolidation Act, 1845, and no lease, settlement, entail or other private arrangement can debar a local authority from acquiring it.

By sec. 7 of the Housing Act of 1900, land can be acquired for the purposes of this Act either inside or outside the district. The price is to be the "fair market value," with an allowance (generally 10 per cent.)

for compulsory purchase. The value has to be determined in case of dispute by a single arbitrator appointed by the Local Government Board. The councils of West Ham and Sheffield have acquired land compulsorily under Part III. In each case a very substantial reduction was awarded on the price demanded by the landowner.

What may be done with the Land.—Land acquired under Part III may be either—

(1) Leased to companies or builders or working men for the erection thereon of workmen's dwellings [sec. 5 Act of 1900] or ;

(2) The council may themselves undertake and carry out—

(*a*) The erection of lodging houses, block dwellings, tenement houses or cottages [secs. 53 and 59].

(*b*) The purchase and improvement or reconstruction of existing lodging houses, dwellings or cottages [sec. 58].

(*c*) The purchase or exchange of land for the purpose of encouraging such construction, improvement, or reconstruction [secs. 56, 57 and 60].

(*d*) The provision of a garden worth under £3 per annum and not more than half an acre in extent [sec. 53].

(*e*) Fitting up, furnishing, and supplying the dwellings with all requisite fittings, furniture, and conveniences [sec. 59].

(*f*) Making any necessary byelaws and regulations [secs. 61 and 62].

(*g*) Selling the houses if desirable and necessary after a period of seven years [sec. 64].

(3) Any company employing workmen, any company established for constructing or improving workmen's dwellings, any private person or persons entitled to a freehold estate in land or to a lease for an unexpired period of 58 years may borrow from the Public Works Loan Commissioners at low rates of interest for not more than 40 years half the amount required to erect dwellings for the working classes, and may supply water or gas to the tenants free of charge or on favourable terms [secs. 68 and 69.]

How to get money for land and buildings under Part III—

(1) The London County Council may, with the assent of the Treasury, create consolidated stock, and under present conditions (February, 1902) provide for repayment within 60 years.

(2) London Borough Councils may, if the county council think fit, borrow from the county council (the period of repayment not exceeding 60 years) or from the Public Works Loans Commissioners (the period not to exceed 50 years).

(3) Urban district councils and town councils may either borrow from the Public Works Loans Commissioners or issue stock or borrow on security of the rates, subject to the following conditions :—

(1) The consent of the Local Government Board must be obtained.

(2) The period of repayment of the loan must not exceed 60 years.

(3) The amount borrowed, together with all loans under the Sanitary Acts (but exclusive of loans under special local acts, such as those in respect of gas and water schemes), must not exceed two years' rateable value of the district.

Two important points.—Part IV contains several supplemental provisions, the chief of which are—

(*a*) Any interested person voting as a member of a local authority upon any resolution or question under Part I or II of this Act incurs a penalty of £50 [sec. 88].

(*b*) Everyone who occupies a house or portion of a house at a rateable value not exceeding the limit for the composition of rates under sec. 3 of the Poor Rate Assessment Act, 1869, can sue the landlord and recover damages for any loss incurred by the unsanitary state of such premises [sec. 75].

Part V applies the Act to Scotland, and Part VI to Ireland.

Part VII deals with minor technical matters.

NOTE.—**Acquisition of Sites to be held for future needs.**—On the 30th June, 1900, a resolution was passed by a conference at Leicester, under the auspices of the National Housing Conference, urging upon the Government "the vital necessity of making it perfectly clear and explicit that local authorities should not only have power to purchase land outside their areas as already provided, but that they should also have power to hold such land against future needs." In answer to this, Mr. Chaplin, President of the Local Government Board, replied that when the Bill was in Committee, he had promised to consider, before the Report Stage, whether any further provision in the sense suggested was required, and he desired to draw the attention of the conference to the remarks made by him on July 1st, on the Report Stage of the Bill. The particulars as to this are as follows :—

On July 1st, speaking in the House of Commons with reference to an amendment moved by Mr. Pickersgill for the purpose of making clear the power of local authorities to acquire and hold land for housing purposes against future needs, the Right Hon. Henry Chaplin, said :—

> "There would be no limitation in the power of purchase, so "long as it was for the purpose and subject to the provisions of "the Bill ; neither would there be any obligation to sell, unless "the land was not required for the purpose for which it was "purchased, and even then the Local Government Board would "have a dispensing power to say the land need not be sold."

On this assurance from Mr. Chaplin, the amendment was by leave withdrawn.

CHAPTER V.

MINOR HOUSING ACTS.

A summary of these is to be found in the Appendix, p. 61. They consist mostly of small amendments of the Housing Act of 1890.

The Housing Act of 1900 empowers local authorities to buy land outside their district for housing purposes, and to lease it, if desirable, to somebody else.

The Small Dwellings Acquisition Act, 1899, is given in full in the Appendix, p. 63, and a few particulars as to its working appear in a later chapter. It simply aims at enabling workmen to buy their own dwellings by means of a cheap loan from the State through the municipality.

LABOURERS COTTAGES AND LABOURERS (IRELAND) ACTS.

This series of enactments consists of the Acts of 1881, 1882, 1883, 1885, 1886, 1891, 1896, and 1897, but they are partly repealed by the Local Government (Ireland) Act, 1898.

Under their provisions the building of cottages by local authorities has been largely and successfully carried on for many years. The sanitary authorities have compulsory power to buy land, and can borrow money on the security of the rates.

One acre garden allotments can be provided with the cottages. The Acts have been adopted by 70 per cent. of the unions in Ireland. The principal provisions are—

1881, secs. 18, 19, and 31—

Sec. 19 empowers the land court in fixing judicial rent to impose conditions as to labourers cottages if satisfied there is a necessity for building new ones for labourers on the holding, and also to decide as to the rents of such new cottages.

Sec. 31 empowers the Board of Works to lend to companies, etc., for improving labourers' dwellings.

1882. Sec. 3 enables any labourer bona fide employed in the cultivation of land to secure from the land commissioner—where an agreement as to fair rent has been filed—an order for improving old or building new cottages on the estate and fixing rents of the same under a penalty of £1 per week.

Power to make a representation as to a deficient supply of houses.

1883. Sec. 4 provides that where a representation as hereinafter mentioned is made to the sanitary authority that the existing house accommodation for agricultural labourers and their families is deficient . . . . having regard to the ordinary requirements of the district, or is unfit for human habitation owing to dilapidation, want of light, air, ventilation, or other convenience, or to any other sanitary defects ; and that such deficiency or sanitary defects cannot be effectually remedied otherwise than by an improvement scheme for the erection of other dwellings in lieu of or in addition to the dwellings already existing in the district, the sanitary authority shall . . . proceed to make an improvement scheme. [Sec. 10.]

Interesting details as to schemes under these Acts.

Sec. 6. The scheme shall avoid all interference with the demesne and amenity of residence of the owner of the lands . . . or with any home farm, and with due regard to the general situation and convenience of the owner's property.

Sec. 10. If the local authority refuse to make a scheme, a Local Government Board inquiry must be held with a view to enforce a scheme.

Sec. 12. The local authority may—

(1) Lease or sell land with provisions binding grantee or lessee to build as prescribed, and maintain and repair cottages; and

(2) May prescribe maximum rents to be charged with rights of revesting land in the sanitary authority if the conditions are not observed.

Sec. 13 Cottages may only be let to agricultural labourers from month to month; no sub-letting permitted.

1885. Sec. 16. The local authority may purchase and put into repair any existing cottage . . . and may allot half acre of land, and may purchase land for the purpose of letting it to the tenant of such cottage, or may purchase and lease tracts of lands to be let out in allotments..

1886. Sec. 4. Defines agricultural labourers as any man or woman who does agricultural work for hire at any season of the year on the land of some other person, and shall include fishermen, handloom weavers, etc.

Sec. 12. Compulsory purchase of land for allotments.

1891. Sec. 8. Local Government Board inspector to carry out Act on default of sanitary authority.

1896. Sec. 7. Local authorities may sell the cottages at a reserve price not less than costs and expenses of local authority and they must be offered first to owner of land; next to occupier; thirdly by public auction.

Housing Subsidies.—Under the Land Purchase Act, 1891, it was provided (sec. 4) that for every £100 advanced for land purchase, 5s. should be paid to a guarantee fund and ultimately applied towards the cost of providing cottages in the counties where the purchased houses were situated. This money, called the "county percentage," was discontinued by sec. 27 of the Land Law Act, 1896, up to which time it had amounted to £8,805 12s. 11d., about half of it having gone to boards of guardians.

Sec. 5 of the Lands Purchase Act, 1891, provides for the payment of £40,000 (Exchequer Contribution) in every financial year out of the Consolidated Fund to a Reserve Fund, until £200,000 is accumulated, and afterwards to the Local Taxation (Ireland) Account for distribution as follows:—

Each of the municipal boroughs to which the Land Purchase Act does not apply (Belfast, Cork, Dublin, Limerick, Londonderry, and Waterford, received £3,000) to receive such share as it would be entitled to if the money were part of the Irish probate grant; and the residue (£37,000) to be **divided between the counties and applied** towards the cost of providing cottages under the Labourers' Act.

In 1895, an order of the Lord Lieutenant, under sec. 4 of the Land Purchase (Ireland) Act, 1891, provided for the payment of all grants

connected with labourers' cottages into a fund called "The Labourers' Cottages Fund." The following are the conditions of the administration:

(*a*) The fund shall not be distributed until it amounts to £100 in a congested district county, and £250 in the case of other counties.

(*b*) The sum accruing to each county shall be distributed (among those unions in the county which have provided cottages) in proportion to the number of cottages provided since the creation of the fund, and these shall be further distributed to each sub-district on the same principle.

(*c*) The money shall be primarily applied towards the repayment of loans.

Particulars as to cottages erected.—During 1899, £29,977 was applied towards the cost of providing labourers cottages.

It may be mentioned that under the Land Acts three-fourths of the purchase money is advanced by the Government to be repaid by—

(i) An annuity of £3 17s. 6d. per annum for 49 years, together with—

(ii) An annuity of 2s. 6d. per £100 advanced, to be applied like the county percentage (see above).

Up to 1899 the number of cottages applied for was 31,742, of which 16,056 were authorised, 14,034 built, and 13,936 let, as follows:—

	Let.	Weekly Rent.	Monthly Aggregate Rent.	Arr's of rent for the year.
			£	£
Ulster - -	218	1/- to 1/6	59	11
Munster -	7,899	9d. to 1/-	1,498	3,183
Leinster -	5,710	10d. to 1/-	1,235	1,052
Connaught -	109	1/- to 1/2	25	24
Total	13,936		2,817	4,270

The amount borrowed was £1,958,680.

In 1899, 1,453 cottages were proposed to be built at a cost of £205,560, the average cost per cottage being £142. The terms for loans were as follows:—

Period for Repayment.	Rate.	Annual Annuity. Interest and Repayment. £ s. d.
20 years.	2¾ per cent.	6 10 8
30 „	2¾ „	4 18 4
35 „	3 „	4 12 8
40 „	3 „	4 6 2
50 „	3¼ „	4 1 2

Schemes under Part III of the Housing Act of 1890.—In this connection it may be mentioned that the total loans to local authorities in Ireland under Part III of the Housing Act of 1890, amounted to £293,040; also that an inspector was authorised to carry out the Acts in room of the rural sanitary authorities in Monaghan (39 cases), Donegal (38 cases), and Coleraine (7 cases).

Schemes have recently been undertaken in Dublin, Blackrock, Newry, Thurles, Waterford, Limerick, and Lurgan.

SECTION III.

WHAT HAS BEEN DONE

BY LOCAL AUTHORITIES.

CHAPTER VI.

CLEARANCE OF SLUMS BY IMPROVEMENT SCHEMES.

The work of local authorities with regard to the Housing of the Working Classes has been of a three-fold nature.

In the first place, they have taken action under the Public Health Acts to obtain abatement of nuisances, to stop overcrowding, to insist upon existing dwelling houses being made healthy, and to enforce the byelaws which secure proper construction and sanitation for new dwellings.

In the second place, they have taken action under Part II of the Housing of the Working Classes Act, 1890, to compel the renovation or demolition of single houses, obstructive buildings, or small groups of houses which are, or cause others to be, unfit for human habitation [pp. 31-32], and under the Artizans Dwellings Acts, and Part I of the Act of 1890, they have condemned and reconstructed, after purchase, large unsanitary areas containing a number of such houses.

In the third place, they have taken action to a limited extent under Parts I and II of the same Act, together with local improvement Acts, and to a greater extent under Part III of the Act of 1890, the Small Dwellings Acquisition Act, 1899, and the Housing of the Working Classes (Amendment) Act, 1900, to provide or encourage the provision of new, healthy housing accommodation in the form of model lodging houses, block dwellings, tenement houses, flats, and cottages.

The work done under the first of these divisions in the direction of coercive sanitary measures has been already dealt with in the previous chapters [pp. 18-32], and it will only be necessary here to commence by giving particulars of the various improvement schemes alluded to in the second division.

LOCAL IMPROVEMENT SCHEMES AND RAILWAY BILLS.

The Standing Orders of Parliament require that in any case where it is proposed by a Bill in Parliament to authorise the taking, in any district, of ten or more houses, occupied either wholly or partially by persons belonging to the **labouring classes,** plans and full particulars must be deposited with the Local Government Board and in Parliament.

Definition of Labouring Classes.—There is no definition of "the **Working** Classes" in the Act of 1890, but the House of Commons Standing Order No. 183 defines the "**Labouring** Classes" as meaning "mechanics, artizans, labourers, and others working for wages; hawkers, costermongers, persons not working for wages but working at some trade or handicraft without employing others, except members of their own family; and persons other than domestic servants whose income does not exceed an average of thirty shillings a week, and the families of any of such persons who may be residing with them."

It may be added that this is extended, for the purposes of the "Settled Land Act," to all classes earning a living by wages or salaries, and occupying a house not rented higher than £100 a year.

It is within the power, and it has to a certain extent been the practice, of Parliament to require the provision of a number of new dwellings to replace those demolished, whether by such bodies as railway companies or local authorities. In England and Wales, exclusive of the Metropolis, 514 such statements have been presented to the Local Government Board between 1884 and 1900. Four-fifths of these related to railway Bills, and the others mainly to improvement schemes of local authorities. They authorised the taking of 58,382 houses, containing a population of 279,057 persons. During 1900, the various Bills involved the displacement of 34,306 persons—equal to the population of a good sized town. The number of new dwellings provided has seldom been more than half the number demolished, but it is gratifying to note that in the 1901 session of Parliament, this evasion of housing obligations received a severe check by the rejection of the Bill of one of the largest railway companies on the ground that its rehousing provisions were inadequate.

Housing schemes enforced in connection with street improvements, etc., have been carried out recently at London, Manchester (Miles Platting), Bath, Bristol, Carlisle, Keighley, and Plymouth by the town councils concerned, and have involved the building of about 250 dwellings to date. Loans amounting to £40,149 were sanctioned by the Local Government Board during 1899 for this purpose. The Blackwall Tunnel displaced 1,210 persons, and the London County Council had to find new dwellings for 1,750.

Liverpool.—Under Cross's Act, the area now known as Victoria Square was acquired, and 635 slum houses demolished, at a cost of

£72,000, but the cost of the scheme decided the Corporation to use their local Act in subsequent years.

Under the Liverpool Sanitary Amendment Act, 1864, the medical officer of health has reported certain districts to the town council as being unfit for human habitation. These presentments have been forwarded to the Grand Jury of Quarter Sessions, who, after hearing evidence, have almost invariably acceded to the medical officer's request for demolition, whereupon the council has proceeded in each case to purchase and demolish, without needing a provisional order. The owners were allowed the option either to sell or retain the sites, and in most cases the cost of acquiring each house without the land has been from £25 to £50. The council has spent close upon £500,000 in demolishing these unsanitary areas. This work is being continued, and a recent estimate showed that it was necessary to deal with 1,071 courts less than 15ft. wide, and containing 5,765 court houses and 1,669 front houses, also 83 courts over 15ft. wide (except where narrowed by privies and ashpits) containing 606 court houses and 144 front houses, the total cost being about £280,000, allowing for a proportion to be demolished by the owners. During the year 1900-1901, no less than 237 courts were swept away, as against 970 in the previous ten years. Particulars as to re-housing schemes are given fully in subsequent chapters.

Glasgow.—The Glasgow Improvements Act, 1866, created an Improvement Trust, which has been administered by the city council. The scheme comprised the acquisition of 88 acres in the centre of the city, including the Salt Market, High Street, Trongate, Bridge Gate, etc. The houses were old, dilapidated, and unsanitary, and the wynds and closes were narrow and irregular. The population of the area was about 51,000, densely crowded, and living in an unsanitary condition. Thirty new streets have been formed, and 26 streets have been widened, occupying about 23 acres formerly covered with houses. Two filthy streams which ran through the district have been covered in; the Alexandra Park has been acquired and laid out, and since 1889 the Trust have retained and built upon the various sites themselves. Nearly £2,000,000 has been spent in the improvement of land and buildings, and in the 30 years up to 1896 no less than £600,000 was drawn from the rates, but the Trust is now self-supporting.

The Glasgow Improvements Act, 1897, authorises further improvements, including the purchase of 25 acres of land, within or without the city, as sites for workmen's dwellings.

A new improvement rate, limited to 1d. in the £, is authorised to be imposed equally on **landlord and tenant.**

The reasons for making the owner pay half instead of the occupier paying all the expenses of improvements are—

(*a*) The benefits of all improvement Acts are largely reaped by the owners of property.

(*b*) The corporation and the occupiers of Glasgow considered it a standing grievance that the landlords had borne no part of the burden of the Improvement Rate.

The rate has never exceeded ½d. in the £, and a sinking fund is provided to repay all loans within a period of 60 years.

The balance-sheet of the Trust shows liabilities (mainly loans) £1,291,230; and assets, £1,308,369, made up of tenement buildings, £378,612; and lodging houses, £113,756; land, £478,478; and capitalised value of ground rents, etc., £337,523.

IMPROVEMENT SCHEMES UNDER THE ARTIZANS' AND LABOURERS' DWELLINGS ACTS.

From 1851, when Lord Shaftesbury's two Acts were passed, up to 1870, there was no attempt on the part of municipalities to carry out important housing schemes. Torren's Acts, 1866 and 1868, and Cross's Acts, 1875, 1879, and 1882, produced a little improvement, but mainly owing to the expensive machinery required to put the Acts in motion, this activity was shortlived and spasmodic. During the five years 1876-80, loans were sanctioned amounting to £1,890,979, but during the ten years 1880-1890, this was only increased by £456,374 to a total of £2,347,353.

The principal towns carrying out schemes under these Acts were London, Birmingham, Nottingham, Swansea, Wolverhampton, and Greenock, and the work done was only the clearance of large unhealthy areas as follows:—

London.—The Metropolitan Board of Works expended no less than £1,323,415 on sixteen schemes, simply in clearing unhealthy areas, besides leaving to their successors (the London County Council) the completion of six other schemes costing £281,693. The total number of persons displaced was 29,151 from about 51 acres, and the gross cost of the property was £1,983,892, that is £68 per head of persons displaced, or £39,000 per acre. The recoupment by sale of land, etc., was only £377,114, so that the net cost was £1,606,688, that is £55 per head. The sites were either sold or let on long leases to the Peabody Trustees, East End Dwellings' Company, Improved Industrial Dwellings Company, and others, who between them erected

1,217 one-room dwellings, let at 1/6 to 4/3 per week;
3,056 two-room „ „ 4/6 to 9/6 „
(mostly 5/- to 6/6);
2,072 three-room dwellings, let at 5/6 to 10/- „
139 four-room „ „ 7/6 to 11/- „

or a total of 7,026 dwellings, containing 14,093 rooms and accommodating about 28,000 persons.

It may be interesting to record the fact that the population of these 22 slum areas was about equal to that of the borough of Richmond, but the average number of deaths every year was about 1,150 for the slums as compared with about 450 for Richmond; that is a death-rate of over

40 per 1,000 for the former, as against 15 per 1,000 for the latter. When it is remembered that the deaths of our soldiers in South Africa from battle, disease, and all causes, have averaged about 36 per thousand per annum, it will be seen how true is the saying, that "slums are more deadly than battlefields."

Birmingham—Great Improvement Scheme.—This corporation carried out several schemes under the Artizans and Labourers Dwellings Act, 1875. The first area dealt with 93 acres in extent, from New Street on the south, to Aston Road on the north. The houses were old and dilapidated, and the death rate double that of the healthiest part of the borough. The estimated expenditure was as follows:—Cost of purchasing properties, £1,310,000; street making, £34,000; total, £1,344,000. Less value of surplus land, £794,000. Net cost, £550,000. One of the streets formed on the area is Corporation Street, 1,484 yards long, 22 yards wide. The corporation did not acquire all the properties. They purchased about 45 acres, and 1,867 dwelling-houses out of 3,744 upon the area. About 1,200 were taken down; the remainder were repaired and put in sanitary condition by removing buildings where too crowded, rebuilding conveniences, paving yards, providing proper system of drainage, etc. The greater portion of land acquired has been let on building lease, 75 years, for shops and other premises. The ground rents produce about £36,000 per annum, and the rents of premises left standing on the uncleared portion of the land amount to £20,000 per annum gross. It was proposed to erect a block of modern dwellings on the flat system on the remaining part of the land, but the council negatived the proposal, and instead 22 two-storey cottages were erected. The corporation have acquired other areas not so centrally situated. They have cleared these areas and provided thereon 81 artizans' cottage dwellings, letting at rents of 5s. 6d. to 6s. 3d. Returns sufficient to provide a profit equal to a ground rent of 11d. per square yard per annum. The buildings have been erected under the Housing Act of 1890.

Greenock—Expensive Scheme under Act of 1875.—The Police Board of Greenock made an improvement scheme under the Artizans Dwellings Improvement Act, 1875. The Board carried out the scheme as the land was unsuccessfully offered for sale and they had no option. It has turned out more expensive than was anticipated. Blocks of houses in flats with shops on ground floor were erected in 1886 on the improved area. The houses consist of single, two, and three apartments respectively, and there are more applicants than can be accommodated. The rents are (1) single apartments, 10s. per month; (2) two apartments, 17s. per month; (3) three apartments, 22s. per month. The total cost of the scheme was about £200,000, of which £72,500 was expended on new buildings. The net rental derived is about £2,720.

Swansea.—This scheme was made at a cost of £4,456 per annum. The land was offered for sale or lease. Owing to the operations of local builders a scheme for rebuilding was unnecessary. Principally houses

for artizans were erected, the rentals amounting to £1,268, but a large area was excepted from the operation of the scheme, and upon the land so excepted the public library buildings and houses of a good class were erected. The net cost of the scheme was £3,288 per annum.

Wolverhampton—Expensive Scheme.—The council made a scheme under the Artizans, etc., Act, 1875, and purchased land to build dwellings on for the persons displaced from the unsanitary area. The unsanitary area was from time to time resold for building purposes. The council did not carry out any scheme for rebuilding. The land purchased by the corporation was not readily disposed of for the purposes for which it was originally intended, and the Local Government Board being satisfied that sufficient accommodation had been provided by private enterprise granted modifications enabling the corporation to sell the land for various purposes. The working classes are now feeling the evil consequences of this policy. The extent of the condemned area was 16 acres inclusive of streets, and the capital outlay on the scheme £267,862., or an average of £16,740 per acre. Rents produced £945, and a rate of 6d. in the £, producing £6,765, was levied in 1889 to meet the annual cost.

IMPROVEMENT SCHEMES UNDER PART I.

Improvement schemes carried out under Part I of the Act of 1890, resemble very closely those under the Artizans' and Labourers', etc., Act, with the exception that in most cases the local authorities have themselves provided a certain amount of new accommodation. The cost of carrying out the schemes has been somewhat less, owing to the improved terms of compensation provided by sec. 21 of the Act of 1890.

It has not been an uncommon experience to find enthusiastic supporters of these clearance schemes on many town and district councils in the shape of the friends of those who own slum cottages, which they want the ratepayers to take off their hands.

Demolition schemes, under present conditions, are doubly profitable to this class, because they not only get an inflated value for the slums they sell, but they also get an increased rental for their other dwellings, owing to the dispossessed tenants competing for rooms in the remaining slums, which they are compelled to go to on account of the house famine.

The following statement of loans, sanctioned between 1891 and 1900 inclusive, for the purpose of dealing with the clearance of large unhealthy areas under Part I, may be of interest. In most cases loans for 50 years were applied to the purchase of the slums, and loans for 40 years to the erection of dwellings for persons displaced.

The amounts borrowed for London are not included, but the outlay is given separately. The period for repayment in London is about 60 years, and the confirming authorities are the Home Secretary and his Treasury.

Town.	Amount.	Period of Loan.	Town.	Amount.	Period of Loan.
	£			£	
Birkenhead -	7,250	30 years	Plymouth -	4,183	20 years
Birmingham -	30,100	50 „		43,540	30 „
Bournemouth	1,100	50 „		30,506	50 „
Brighton -	62,591	40 „	Portsmouth -	4,000	40 „
Coventry -	518	50 „	Salford - -	17,940	30 „
	759	30 „		52,000	50 „
Devonport -	22,055	30 „	Sheffield -	28,000	30 „
	9,854	50 „		68,512	50 „
Dudley - -	180	30 „	Southampton	46,500	27 „
Lancaster -	1,200	30 „	Stretford -	8,200	40 „
Leigh -	423	20 „	Sunderland -	26,650	40 „
	4,942	30 „	Wigan - -	8,245	20 „
	3,850	40 „		32,480	40 „
	12,235	50 „		35,873	50 „
Manchester -	282,005	40 „			
	3,000	50 „	Total -	848,691	

Schemes were also dealt with at Bath, Birkenhead, Leeds, and Prescot (U.D.C.) during the year 1900-1. There is a great deal of sameness about these schemes. They are all very expensive, mainly owing to the fact that each council has, in many cases, to pay compensation for the **land** at its full market value as a building site, instead of its value as a site for erecting workmen's dwellings. Thus as much as £32,000 per acre has been paid on the average for sites in London.

The London County Council, by eight schemes under Part I, have cleared, or have arranged to clear about 31⅔ acres of 1,811 one-room, 1,418 two-room, and 445 three-room dwellings, or a total of 3,674 dwellings, with about 6,000 rooms inhabited by 14,422 persons, at a cost of about £1,045,000.

In all cases provision is made for building new dwellings in substitution. Of these schemes the Nightingale Street (Marylebone) scheme may be noted, because it is to be carried into effect at the expense of the owner of the first estate of freehold, Lord Portman. A similar arrangement with Lady Henry Somerset as to the Churchway (St. Pancras) area fell through. The **Boundary Street (Bethnal Green) Scheme** is by far the largest scheme undertaken under the Housing Acts. Fifteen acres of filthy and dangerous slums, with 5,719 inhabitants, were gradually cleared between 1893 and 1897 at a net cost of £280,000. The claims of owners for compensation were settled as follows:

	Total Amount Claimed.	Total Amount of Settlement.
	£	£
159 claims settled by negotiation -	385,656	228,317
24 „ „ arbitration -	71,677	38,215
Total	£457,333	£266,532

LONDON—BOUNDARY STREET IMPROVEMENT SCHEME.

BEFORE:

(From "The Municipal Journal.")

AFTER:

Room in a Boundary Street Dwelling.

Manchester Municipal Cottages—George Leigh Street.
With Attic Bedrooms. (See ff. 77 and 102.)
Cost of Building, per room, £65. Rent, 1/6 per room, or 7/9 per week per Cottage.

It will be noted that the reduction of claims was far greater in those that were fought than in those settled by negotiation.

£2,068 was paid to 424 weekly tenants as allowances on account of their expenses of removal.

New streets, arranged on radial lines, have been laid out with three public gardens, and new dwellings have been built. The general death-rate of the slum area was 40 per 1,000; phthisis death-rate, 8 per 1,000; zymotic diseases, 9 per 1,000; and infant mortality, 252 per 1,000, or more than twice as many deaths as there are now on the reconstructed area.

Birkenhead.—Cleared 4,530 yards of land and 101 houses at a cost of £5,800, and built 18 houses costing £6,705. Two more schemes agreed upon, affecting 2 acres, 232 houses, and 902 persons at a cost of £11,845.

Birmingham.—An unhealthy area in Milk Street was cleared, and tenement houses erected.

Brighton.—Three schemes under Part I. Cleared areas costing £65,310 were sold for £21,038, after improving streets. Cost, £31 to £37 per person displaced.

Dublin.—Two schemes under Part I were carried at a cost of £50,000. The land was cleared and let to the Artisans Dwellings Company at a rent of £340 a year. The council, having afterwards decided to build themselves on the areas which they found it necessary to clear, have carried out four schemes for rebuilding. The dwellings are fully occupied. Those of four storeys were not so acceptable to the working classes as the two to three-storey dwellings since erected.

Edinburgh.—By the improvement scheme of 1893, which cost £100,000, it was estimated that 2,712 of the population would be dishoused, and as the North British Railway Company had proceeded with a clearance for railway improvement purposes, displacing 1,200 persons, a crisis arose, and the scheme had to be suspended till 237 new dwellings were erected by the corporation, while the railway company was compelled to provide 118 new houses. Subsequent clearance schemes deal with areas at Stockbridge, Portobello, Greenside, and Paul Street, at an estimated expenditure of £110,000 gross, and £63,000 net.

Lancaster.—A small scheme was carried out dealing with 1,300 square yards at a cost of £1,200, in the case of certain congested buildings, when some of them were pulled down and the sites utilised for back yards and a back street.

Manchester.—Prior to the passing of the Act of 1890, the town council had dealt with 6,890 houses under a local Improvement Act, which enabled them to close, though not to replace, dwellings reported unfit for habitation. At first the operations of this Act were free from serious difficulty, as there were vacant houses for dispossessed tenants to go into; but the closing of so many houses with the extension of railways, factories, and other premises, brought about serious overcrowding. Schemes were accordingly prepared under Part I of the Act of 1890, for clearing the Oldham Road and Pollard Street areas. The two larger areas are now covered with dwellings, and the smaller areas thrown into a flagged open space. A great improvement has taken place in the rates of mortality, the cleared area, and a smaller improvement on the area adjoining them, as the following figures will show:—

	Oldham Road Area.	Pollard Street Area.	Adjoining District 6.	Adjoining District 7.	Whole of Ancoats.
Death Rate, 1887-8-9 - -	49·2	51·4	40·8	49·2	33·4
Death Rate, 1896-7-8 - -	29·7	32·7	38·6	39	28·6
Reduction per cent. - -	39	36	5	21	14

Plymouth.—The corporation has bought and cleared an area of 71,760 feet, of which over one-third was thrown into streets and the rest allocated for building new dwellings.

Portsmouth.—An area of 3,136 square yards was cleared at a cost of £4,000, and the site, after rearrangement, was sold for £640, with the stipulation that 12 houses, in accordance with the Borough Surveyor's plans, should be erected.

Salford.—In addition to clearing certain areas, 183 unhealthy cottages were closed under a local Act, without any cost to the ratepayers.

Sheffield.—In May, 1894, the council obtained a provisional order for acquiring 23,908 square yards of slums at an estimated net cost of £60,000. The area has been divided into four sections to be dealt with gradually.

Southampton.—Schemes have been carried out for clearing certain areas, and erecting a municipal lodging house and artizans' flats.

Stretford.—The property on the condemned area has been sold, and is now replaced with modern dwellings.

PART II.—CLEARANCE OF SMALL SLUMS.

Loans for the purposes of Part II have been obtained by the following towns outside London :—

Town.	£	Years.
Coventry (sec. 38) - - - -	145	50
Darwen - - - - -	12,000	30
	15,115	50
Hereford - - - - -	400	20
	3,515	50
Manchester - - - - -	21,795	50
Tamworth - - - - -	2,960	35
	1,875	50
Total £	57,805	

Proceedings have been also taken by 421 authorities for closing 4,478 buildings unfit for human habitation, but of these no less than 2,861 were opened again, while few of the others were demolished. It appears that 37 dwellings were "represented" by householders during the year 1900.

The London County Council have undertaken four schemes under Part II, at Brookes Market (Holborn), Mill Lane (Deptford), Ann Street (Poplar), and Falcon Court (Borough), involving the clearance from $3\frac{1}{4}$ acres, 450 one-room, 438 two-room, 369 three-room dwellings, 10 lodging houses, or a total of about 1,750 rooms inhabited by 1,855 persons, at a cost of £69,750; that is about £40 per room, or £38 per head, and £21,460 per acre. Half the net cost will be paid by the respective borough councils.

London Borough Councils.—Twelve schemes under Part II have been undertaken by the local vestries of London (now borough councils) at Green Street and Gun Street (Southwark) Norfolk Square (Islington), Moira Place (Shoreditch), London Terrace (St. George's in the East), Queen Catherine Court (Ratcliffe), King John's Court (Limehouse), Fulford Street and Braddon Street (Rotherhithe), Brantome Place, Prospect Terrace, Chapel Grove, and Eastnor Place (St. Pancras), involving the displacement from eight acres of 4,042 persons, at a cost of £178,728, or £22,216 per acre. In four cases the London County Council contributes one-third, and in the other cases half the cost. Eight local authorities in 1900 closed 133 unhealthy dwellings, apart from improvements.

Manchester.—The area, known as Chip Town, or Chester Street, was represented under Part II in 1891, and the property acquired almost, if not entirely, by private agreement, was demolished and 368 persons displaced, at a cost of £15,141, or £2 13s. 5d. per yard on the area of 5,761 square yards.

Pott Street area, with 127 houses and 299 persons, costing £14,621, or £2 10s. 3d. per square yard on the area of 5,819 square yards, was also acquired.

Harrison Street area cost £5,147 for 79 houses, containing 250 persons, or £1 9s. 11d. per square yard for 3442 square yards. In addition to erecting new buildings, the council have paid the owners of unsanitary back-to-back houses, closed by order of the local authority, a gratuity of £15 for converting back-to-back houses into through-houses by partial demolition.

RE-HOUSING OF PERSONS DISPLACED FROM SLUM AREAS.

It has already been shewn that nearly all local authorities and railway companies are required to provide or secure the provision of a certain number of new dwellings in place of those demolished by them in connection with improvement schemes, whether under the Housing Act or local Acts. These dwellings are supposed to be erected "within the limits of the area or in the vicinity thereof," and they are expected by some people to house the dispossessed slum dwellers. It may be said at once that this latter expectation is never realised, for the following reasons:

(1) The slums have always been cleared before the new dwellings have been erected, and in the meantime the tenants have had to find accommodation elsewhere. In London it is now the rule to do the clearance and building at the same time, but the practical difficulty still exists.

(2) Those who are turned out of the slums do not need to live in that particular locality, so they often take up their new abodes far from it. Out of 6,000 persons on the area adjoining the new street from Holborn to the Strand, only 774 belonged to a class whose work rendered residence on the spot a necessity.

(3) The cost of land in central districts is so great that only a small area can be acquired, and this necessitates the erection of block dwellings, so as to get a large number of rooms on the site. The cost of building and maintaining block dwellings, apart altogether from the cost of sites, is very heavy—double that of cottage dwellings—so it is necessary to charge rents which are out of the reach of slum dwellers, or beyond their inclination to pay.

(4) Slum dwelling is a disease, and most of the persons dispossessed resent the regulations with regard to overcrowding, cleanliness, and sanitation which are naturally enforced by the local authority in new dwellings. Thus, even if the new dwellings were let at lower rents, the old residents on the area would be disinclined to go in them.

(5) Owing to the house famine, there is a strong pressure of demand for house accommodation on the part of respectable labourers and artizans, who have as much necessity for a decent home as those in a lower grade.

It is not surprising, therefore, to find that in nearly all new dwellings erected under re-housing schemes, the actual tenants are representative of the ordinary working classes of all grades, with only a sprinkling of the former tenants of the slum area. It is plain, however, that where sufficient new accommodation is provided, the net result is the lifting-up one grade of all the persons affected—perhaps, after all, a more common-sense course than suddenly lifting the worst tenants into the best houses. Thus, assuming four grades of houses in a given district—"good," "very fair," "indifferent," and "bad"—if 1,000 new dwellings are erected, 1,000 tenants from one or all of these classes are found moving into them. Even if they all come from the good "houses," it is clear that these are not allowed to remain empty, but are filled by a corresponding migration from dwellings not so good. In this way the 1,000 worst dwellings would ultimately be left empty but for the house famine. As it is, however, the improvement only extends to a lessening of overcrowding corresponding to the 1,000 new dwellings, and thus we see by the census returns there is a steady lessening of overcrowding in the worst kinds of dwellings. A careful examination of the following table will show the great cost, not only for each acre cleared and each person displaced, but also for each person re-housed.

In the case of London the last column, "Cost of Sites," does not indicate the actual cost, but the valuation of the sites for housing purposes, and up to July, 1900, land with a commercial value of £230,000 was written down for housing purposes to £95,000.

Name of Area.	Acreage cleared.	Net Cost of Clearance.	Persons displaced.	Persons re-housed	Total Cost of Re-housing.	Cost of Sites.
London (*Part I*)—	Acres.	£			£	£
Brook Street, Limehouse	1	19,419	562	306	16,000	2,000
Trafalgar Road, Greenwich	¾	17,535	378	306	12,370	1,000
Hughes' Fields, Deptford	4 ½	83,793	1,786	666	35,659	3,720
Cable Street, Shadwell	1 ½	40,516	970	796	38,840	2,500
Shelton Street, Drury Lane	1 1/5	68,419	1,208	616	19,792	5,700
Boundary St., Bethnal Green	15	280,000	5,719	5,524	280,000	27,000
Brookes' Market, Holborn	1/5	8,018	55	60	2,729	750
Clare Market	3 ½	216,500	3,172	2,250‖	—	—
Southwark (*Part II*)—						
Green Street and Gun Street	½	4,805	374	420	20,842	3,860
Falcon Court	1 ½	15,500	824	678	37,455	7,100
Shoreditch—Moira Place	1 ½	57,300	533	400	22,916	4,420
Birkenhead (*Part I*)	1	5,800	198	90	6,705	—
						per sq. yd £ s. d.
Birmingham (*A.L.D.I. Act*)						
Corporation Street	45	550,000	6,500	950	28,100	1 16 0†
Brighton (*Part I*)	4	55,000	—	160	8,000	2 3 5
Manchester (*Part I*)—						
Oldham Road	3 7/8	97,510	1,870	1294	88,000	5 6 9
Pollard Street	1 1/8	9,545		530	26,220	1 15 0
Part II—						
Chester Street	1 1/5	15,141	368	360	14,801	2 13 6
Pott Street	1 ¼	14,621	299	402	18,188	2 10 3
Harrison Street	¾	5,147	250	363	16,980	1 10 0
Plymouth (*Part I*)	1 3/5	34,500	813	841§	37,749	‡
Salford (*Part I*)	370 cotts.	50,034	1,200	672[5]	31,871	1 10 5 2 2 10 2 17 5 4 16 3
Sheffield (*Part I*)	5 acres.	60,000	—	1,122	—	1 10 0∧
Wolverhampton (*A.L.D.I. Act*)	16 acres.	267,862*	—	—	—	—
Glasgow (*Local Act*)	88 acres.	600,000	51,000	5,600	B'ldngs.° 480,000	—

In the case of Shoreditch, the Vestry erected the dwellings.

* *Net Cost, £158,045.* ‖ *1,500 on Millbank Estate.* § *Under Part III.*

[5] *1,500 to be re-housed.* ° *Value of Ground, £486,000.*

† *6s. 6d. per yard elsewhere.* ‡ *29½ acres bought for £16,000.* ∧ *Vacant Area.*

CHAPTER VII.

WORKMEN'S DWELLINGS PROVIDED BY LOCAL AUTHORITIES.

The workmen's dwellings built by local authorities may be divided broadly into two groups—

(1) In connection with the various clearances mentioned in Chapter VI, it has been the practice to require new dwellings to be erected to house at least a part of the displaced population, on or near the area. Such has been the case at Aberdeen, Birmingham, Birkenhead, Brighton, Carlisle, Cork, Croydon, Darwen, Devonport, Douglas, Dublin, Edinburgh, Glasgow, Greenock, Hull, Keighley, Kingston, Leigh, Liverpool, London, Middlesbrough, Nottingham, Plymouth, Salford, Sheffield, Shoreditch, Southampton, Stretford, and Wigan. The money required for the purpose of building was in most cases included in the loans mentioned in Chapter VI. These dwellings exist under somewhat different conditions to other municipal houses (page 25).

(2) In other cases, land and dwellings have been provided under Part III of the Housing Act of 1890, mainly with a view to increase the general accommodation of districts where there has not been a sufficient supply of healthy houses. A recent Government return shews that up to March 31st, 1900, Part III had been adopted by 94 local authorities—*viz.*, the London County Councils, 46 town councils, 41 urban district councils, and 6 rural district councils. Thirty of them were then carrying out schemes.

The dwellings erected have been of five types, as follows—

(1) Common lodging houses, with either bunks or cubicles;

(2) Block dwellings, four or five storeys high, either associated with appurtenances common to several tenants, or self complete except approaches;

(3) Tenement houses of three storeys, containing several dwellings in each house, and of two types as in preceding;

(4) Cottage flats in two storey self-contained dwellings;

(5) Cottages of various sizes, self-contained, and generally provided with gardens.

Types of each class will be described hereinafter.

London, Glasgow, Manchester, Liverpool, Hornsey, and Richmond are described more fully in another chapter, and details as to all dwellings are given in the tables in the following chapters, but a few words about the general work of each district are here given.

LOANS UNDER PART III.

The following loans were sanctioned by the Local Government Board, during the period 1892-1900, for schemes for building working class dwellings under Part III of the Act of 1890, in English provincial districts alone.

(Periods of fifty years denote loans in respect of sites; periods of less than fifty years are, as a rule, for buildings and works).

Towns.	Amount of Loan.	Period of Loan
Rural District Councils—	£	Yrs.
Thingoe R.D.C. (Ixworth, Suffolk)	1,700	30
Sevenoaks R.D.C. (Penshurst, Kent)	1,800	40
Urban District Councils—		
Alnwick	1,240	50
Barnes	1,600	50
	16,900	39
Barking Town	20,105	40
Basingstoke	3,000	30
Bognor	650	30
Brentford	6,950	40
Ealing	5,350	50
	30,566	40
East Ham	120,640	40
Edmonton	8,630	50
Finchley	1,850	50
Heston Isleworth	2,833	45
Hexham	327	50
Hornsey	47,000	40
Llandudno	6,283	30
Rhyl	2,750	30
	250	50
Southgate	3,275	32
Tottenham	8,500	50
Wood Green	3,300	50
Small Boroughs —	£	Yrs.
Aberystwith	3,300	40
Basingstoke	3,000	30
*Darwen	700	10
	6,800	30
Folkestone	16,344	30
	1,063	50
Richmond (Surrey)	33,637	40
	4,240	50
Stafford	1,400	32
Tunbridge Wells	17,900	40
	2,100	50
County Boroughs—		
Birmingham (land)	6,200	60
Burton-on-Trent	33,000	40
*Brighton	13,250	40
Leicester	6,525	40
*Liverpool	69,700	30
	1,300	50
*Manchester	28,415	50
Newcastle-o'-Tyne	5,761	30
*Plymouth	10,215	40
*Salford	2,700	8
	14,180	30
*Southampton	12,298	27
	9,000	30
West Ham	218,729	40
	12,773	50
*Wigan	2,000	30
TOTAL	832,029†	

* *In these cases the new accommodation has been partly in connection with previous Improvement Schemes.* † *This now amounts to close upon one million pounds.*

It will be noticed that the period of the various loans is as follows:

Loans for 30 years and less £161,541 Loans for 50 years £80,938
„ 40 „ - - £583,350 „ 60 „ £6,200

They were borrowed by two Rural District Councils, denoted hereafter by the letters R.D.C.; eighteen Urban District Councils, denoted by the letters U.D.C.; seven Town Councils, denoted by the letters T.C.; twelve County Borough Councils, denoted by the letters C.B.

ENGLAND AND WALES.

(General Information as to Municipal Working Class Dwellings.)

The following districts not otherwise mentioned have adopted Part III of the Housing of the Working Classes Act, 1890:—

Abercarn	U.D.C.	population	12,667.
Ashton-under-Lyne	T.C.	,,	43,890.
Bedlington	U.D.C.	,,	18,768.
Bedwellty	U.D.C.	,,	9,919.
Blaydon-on-Tyne	U.D.C.	,,	19,628.
Cardiff	C.B.	,,	164,420.
Cheltenham	T.C.	,,	45,478.
Chester	C.B.	,,	38,301.
Consett	U.D.C.	,,	9,694.
Dudley	C.B.	,,	48,809.
East Grinstead	U.D.C.	,,	6,094.
Ebbw Vale	U.D.C.	,,	20,993.
Hertford	T.C.	,,	9,322.
Lichfield	T.C.	,,	7,902.
Nantyglo and Blaina	U.D.C.	,,	13,491.
Newport (Mon.)	C.B.	,,	67,290.
Stanley	U.D.C.	,,	13,553.
Tunstall (Staffs.)	U.D.C.	,,	19,492.
Wallsend	T.C.	,,	20,932.
Wimbledon	U.D.C.	,,	41,604.

Aberystwith (T.C.), pop. 8,013.—Adopted Part III and borrowed £3,300 for building.

Alnwick (U.D.C.), pop. 6,716.—Adopted Part III and borrowed £1,240 for land.

Barking Town (U.D.C.), pop. 21,547.—Erected 85 cottage dwellings costing £20,105 (Part III), and there were 228 applicants for the first 20 cottages. No arrears of rent up to date.

Barnes (U.D.C.), pop. 17,822.—Erected 48 cottages in Mortlake Middle Ward on the Richmond lines, and they were opened in April, 1901. The site will permit of 26 more cottages being built.

Basingstoke (T.C.), pop. 9,793.—Part III adopted and £3,000 borrowed.

Bath (City), pop. 49,817.—Forty cottages built on the Dolemeads.

Birmingham (City), pop. 522,182.—See pp. 44 and 47, and Chapter IX.

Birkenhead (C.B.), pop. 110,926 (p. 47).—Closed 76 houses last year under Part II, and adopted Part III. Built 18 houses at a cost of £6,705 to rehouse 90 people in connection with an improvement scheme.

Blackburn (C.B.), pop. 127,527.—Adopted Part III. Purchased site for a lodging house.

Bognor (U.D.C.), pop. 6,180.—Two cottages built under Part III for £225 each, on land costing 3/10½ per yard. Others abandoned owing to requirements of Local Government Board.

Bradford (C.B.), pop. 279,809.—Scheme under Part III being considered.

Bradwell-on-Sea (Essex), pop. 914, **Maldon** (R.D.C.)—Will build cottages at a cost of £1,600.

Brentford (U.D.C.), pop. 15,171.—Built 28 cottage flats in Starnage Road under Part III.

Brighton (C.B.), pop. 123,478.—Built 28 five-room cottages, under Part III, on part of a site of four acres given to commemorate the Diamond Jubilee. The houses cost £266 each, have double (hollow) walls, and an attic floor, but are awkwardly situated on the outskirts of the town.

Bristol (City), pop. 328,842.—Cottage flats, of the Birmingham (Milk Street) type, erected in connection with street improvements on three sites, some of which are low-lying and expensive to deal with.

Burton-on-Trent (T.C.), pop. 50,386.—Fifty cottages have been built under Part III, and 109 more are to be erected. It is estimated there will be an annual deficit on sinking fund of £232 per annum.

Bury (C.B.), pop. 58,028.—Plans for a municipal lodging house have been approved.

Carlisle (T.C.), pop. 45,478.—Dwellings on the cottage flat system provided, at a cost of £5,700, in connection with an improvement scheme, but unsuitable to local needs and never fully occupied.

Coventry (C.B.), pop. 69,877.—The Town Council has appointed a special Housing Committee to enquire into the needs of the Borough and report thereon. Part III has been adopted.

Croydon (C.B.), pop. 133,885.—Ten cottages and a municipal lodging house for both sexes have been built under a local improvement Act.

Darwen (T.C.), pop. 38,211.—In connection with clearance schemes, cottage dwellings have been provided under Parts II and III upon Corporation land, rented at £35 per acre from the Water Department. The larger houses, let at 8/-, contain six rooms, scullery, and bath.

Devizes (T.C.), pop. 6,532.—**Interesting Experiment.**—The council have laid out land in suitable plots, and granted building leases for 99 years upon very favourable terms, on condition that workmen's dwellings are built. Thirty-seven plots have been taken up already, and houses are being built for the prospective tenants upon a common plan approved by the council.

Devonport (C.B.), pop. 69,674.—Built tenement blocks, with 42 dwellings and three shops. Tenders just accepted for building 20 three-room and 43 two-room dwellings on one acre of the Ordnance Street area, at a cost of about £6,845 for site and for building.

Douglas (Isle-of-Man).—Three blocks of dwellings, costing £16,000, with a rental of £672, have been erected under local Acts in connection with the clearance of a site costing £55,000. The total deficiency on the sinking fund, after meeting all other expenses, has been £822 in four years, owing to heavy cost of land.

Ealing (T.C.), pop. 33,040.—Building 104 cottages and 36 cottage flats under Part III, on the Richmond lines, on 5 acres out of 6½ acres of land acquired in North and South Roads, South Ealing. To be completed by June, 1902.

East Ham (U.D.C.), pop. 95,989.—Under Part III, £120,640 has been borrowed, and 40 cottage flats built at New Beckton; are let at 7/- for three rooms, scullery and bath, and 7/6 for four rooms, scullery and bath.

Edmonton (U.D.C.), pop. 46,899.—Eighteen acres of land have been acquired for the erection of 400 cottages, and £27,000 has been borrowed for the erection of 86 of these; each to contain five rooms, with bath and scullery, on a plot of land 80 feet by 15 feet, and to be let at a rent of 7/6 per week.

Erith (U.D.C.), pop. 25,295.—Building 48 cottages under Part III.

Esher and Dittons (U.D.C.), pop. 9,489.—Built 12 cottages under Part III, each with six perches of garden ground.

Finchley (U.D.C.), pop. 23,591.—Purchased 4¾ acres of land for £1,950, and prepared a scheme for building 61 cottages on 2½ acres, with half-an acre for road 45 feet wide.

Folkestone (T.C.), pop. 30,694.—Built 50 cottages in 1899-1900 under Part III, at 8/- per week. If interest were 2¾ per cent., and period of loan 60 years, rent need only be 6/- per week.

Hartlepool (T.C.), pop. 22,723.—Has under consideration the provision of a municipal lodging house and the erection of cottages under Part III.

Hereford (T.C.), pop. 21,382.—Spent £3,515 on clearance scheme. The erection of 21 dwellings is being carried out at estimated cost of £3,570 for building.

Heston Isleworth (U.D.C.), pop. 30,838, and **Hexham** (U.D.C.), pop. 7,871, have each adopted Part III and bought land.

Hexham (R.D.C.), pop. 26,738.—Has decided to seek the consent of the Northumberland County Council to the administration of Part III.

Hornsey (U.D.C.), pop. 72,056.—Full details in Chapter IX.

Huddersfield (C.B.), pop. 95,008.—Built municipal lodging house in 1853, and 157 cottages in 1882, under local Act on ground leased for 999 years. Rate of interest too high, but lodging house makes a small profit.

Hull (City), pop. 240,618.—In connection with improvement schemes, 40 tenements in three blocks have been built, at rents of 3/6 for $2\frac{1}{2}$ rooms, 4/9 for $3\frac{1}{2}$ rooms, 5/6 for $4\frac{1}{2}$ rooms. From June, 1898, to May, 1902, no less than 1,425 houses, in about fifty different streets, were represented under Part II by the Medical Officer as being unfit for human habitation, but only 362 were demolished. The areas dealt with amounted to 16,861 square yards.

Ixworth, pop. 951, **Thingoe** (R.D.C.)—Full details in Chapter XI.

Keighley (T.C.), pop. 41,565.—Under improvement scheme, 24 four-room houses were built for £6,163, giving a rental of about £350.

Kingston (T.C.), pop. 34,375.—After street improvement, 12 good cottages, with electric light, let at 9/- and 10/- per week.

Lancaster (T.C.), pop. 40,329.—The Corporation has adapted two houses under Part III.

Leeds (C.B.), pop. 423,953.—Built 10 through houses, at 5/9 per week, under Part II. Cost of site, 7/3 per square yard. The practice is to sell land at 1/8 to 2/4 per square yard to private builders, to put up new dwellings to re-house tenants displaced from areas containing 75 acres, now being cleared at a cost of £500,000.

Leicester (C.B.), pop. 211,574.—Built 42 tenements, in three storey blocks, on Corporation land under Part III. All fully occupied.

Leigh (T.C.), pop. 40,001.—Street improvement necessitated building 20 five-room cottages, at a cost of £8,063 inclusive. Total cost of improvement, £21,004.

Linthwaite (U.D.C.), pop. 6,879.—Built 4 cottages for £900.

Liverpool (City), pop. 684,947.—(pp. 41-42). Full details in Chapter IX.

Llandudno (U.D.C.), pop. 9,307.—Built 19 cottages in 1897, and bought land for 60 more.

Manchester (City), pop. 543,969.—(pp. 47-49). Full details in Chapter IX.

Merthyr Tydvil (U.D.C.), pop. 69,227.—Borrowed £15,000 under Part III, and got tenders for building 100 cottages.

Middlesbrough (C.B.), pop. 91,317.—Built a few cottages after street improvement, and preparing a scheme under Part III.

Morpeth (T.C.), pop. 6,158.—Sold municipal land to workmen, and advanced money for the erection of cottages.

Newcastle-on-Tyne (C.B.), pop. 214,803.—Special Housing Committee of the City Council has reported that 10,000 people need housing. City Council is now considering scheme for the erection of dwellings similar to those provided by the Liverpool Corporation. In addition, the Town Improvements Committee has obtained the approval of the Local Government Board to a housing scheme to supply the needs of people displaced by improvements.

Newport (Mon.), (C.B.), pop. 67,290.—Adopted Part III.

Norwich (C.B.), pop. 111,728.—Corporation has purchased land for housing purposes, but no further steps have been taken.

Nottingham (C.B.), pop. 239,753.—Built five-storey block dwellings, 22 years ago, under A. and L. D. Acts, in Victoria Square; also cottages, recently, on Coppice Road, in connection with improvement of back-to-back houses. These latter will pay $3\frac{3}{4}$ per cent. on an outlay of £310 per house, with an average rent of 6/6 per week for five rooms and scullery. The period of the loan is only 30 years; if it were 60 years there would be a saving of $1\frac{1}{2}$ per cent. It is proposed to build 30 three-storey tenements, on the Manchester lines, in Pennyfoot Street.

Penshurst, pop. 1,647, **Sevenoaks** (R.D.C.)—Full details in Chapter XI.

Plymouth (C.B.), pop. 107,509.—(p. 48). Built three blocks of flats under Part I on half-an-acre of cleared area, at a cost of £10,000 for site, and £15,400 for building 168 rooms. Bought $29\frac{1}{2}$ acres of vacant land on the outskirts at a cost of £19,600, and built 98 houses, mostly flats, at a cost of £22,349 for 374 rooms. Six other blocks are in course of construction.

Poole.—Small area has been cleared and houses are being built.

Prescot (Lancs.) (U.D.C.), pop. 7,855.—Dwellings are being built to rehouse displaced tenants.

Rhyl (U.D.C.), pop. 8,473.—Adopted Part III and borrowed £3,000.

Richmond (T.C.), pop. 31,677.—Full details in Chapter X.

Rotherham (T.C.), pop. 54,348.—Adopted Part III in order to re-house after an improvement scheme. Will probably build 70 cottages on the plan of Cornes' cottages at Leek.

Salford (C.B.), pop. 220,956.—(p. 48). Full details in ninth Chapter.

Southampton (C.B.), pop. 104,911.—Loans have been obtained, under Part II, for a scheme dealing with thirty acres of land. The corporation has erected a lodging house and artizans' flats. Capital.—Total raised, £57,832; annual income, £3,081; expenditure, £2,371 (excluding interest and repayment of loans).

Southend-on-Sea (T.C.), pop. 28,857.—Adopted Part III, and bought 5 acres at £300 to build 60 cottages, at a cost of £14,750.

Sheffield (City), pop. 408,994.—Adopted Part III. Cleared the Crofts area at a cost of £90,000 for 5 acres. Built dwellings on part of it as follows:—8 one-room at 3/- per week; 62 two-room at 5/- per week; 54 three-room at 6/6 per week. On another site of 1 acre acquired from the Tramways Committee of the Corporation, on a loan for 75 years at 3 per cent., 20 five-room cottages have been built at a distance of two miles, or a penny tramfare, from the centre of the city, and let at 6/6 per week. They each cost about £220 for building alone, £30 for site, and £40 for other expenses. The biggest schemes, however, are yet to come. The Council has very wisely set itself to purchase land on the outskirts of the city while the price is still comparatively low. In this way 42 acres were bought at £100 per acre, and 60 acres at £150 per acre, all by agreement. With regard to three more lots of land containing 33 acres, one owner refused to sell except at too high a price, so that compulsory purchase was effected; and although the owner wanted £10,000, the award was only £6,049, and the actual cost after arbitration, allowing for all expenses, averaged only £250 per acre, and even this included the award of £1,200 compensation for "injurious affection" because only part of his land was taken. It is a striking commentary on the peculiar sanctity attached to landed property as against human beings, that the erection of healthy homes for the people should be considered such a serious evil as to demand such heavy compensation. The Housing Committee of the Sheffield City Council are considering proposals for the development of these 150 acres, and although no definite decisions have been come to, the general body of opinion seems to be decidedly pronounced in favour of cottages rather than either block dwellings or tenement houses. The cottages will probably have plots of ground, each containing about 200 square yards, and will contain a living room and a combined kitchen and scullery on the ground floor, with three bedrooms on the first floor. Baths will be provided in many cases, and a number of the houses will be semi-detached. They will cost about £42 per room. With the prospect of cheaper interest, and a 60 years' loan for buildings, it is probable that the rents may be fixed so as to be little over 1/- per room per week.

Southgate (U.D.C.), pop, 14,993.—Under Part III, 12 cottages with bath and scullery, costing £3,000, and let at 6/6 to 7/6 per week, which just pays.

South Shields (C.B.), pop. 97,267.—Adopted Part III, and scheme sanctioned for building 32 cottages at a cost of £8,000,

Stafford (T.C.), pop. 20,894.—Built 40 cottages under Part III at a cost of about £9,000. These cottages are let at 4/- per week, and the sinking fund, about £112 per annum, is provided by the rates, as a matter of definite policy.

Stretford (U.D.C.), pop. 30,346.—After clearing 4,117 square yards for £2,695, adopted Part III, and built 40 cottage flats with 96 rooms for £5,306. Average net profit, £25 per annum.

Sunderland (C.B.), pop. 146,565.—Cleared area under Part I at a cost of £2 14s. 1d. per yard for site worth 7/6 per square yard, and prepared scheme for building 204 rooms, in 73 dwellings, for 325 persons. Adopted Part III.

Swansea (C.B.), pop. 94,514.—(p. 44). A local improvement Bill is in Parliament asking for power to provide dwellings and lend money to workmen to build houses on part of the Corporation Estate.

Tamworth (T.C.), pop. 7,271.—Adopted Part III; built 12 cottages for £2,348, to house displaced population.

Tenby (Pembroke) (T.C.), pop. 4,400.—The Corporation, as owner of landed property, has laid out land for workmen's dwellings. The sites have been readily taken up at moderate ground rents by workmen and others.

Tunbridge Wells (T.C.), pop. 33,388, and **Tunstall** (U.D.C.), pop. 19,492.—Adopted Part III.

Wellington (Salop) (U.D.C.), pop. 6,273.—Sixteen houses being erected at proposed rents of 5/- per week.

West Ham (C.B.), pop. 267,308.—Part III has been adopted, and 144 cottage flats have been provided at Bethell Avenue and Corporation Street. Electric light is fitted, and charged at 6d. per week extra. Schemes are in progress at Eve Road for 40 tenements—land £2,617, buildings £15,740; Channelsea Estate (leasehold), 119 old houses to be demolished, and 94 cottage flats and 12 cottages to be erected, at a cost of £29,020; Invicta Road, 72 cottage flats, for re-housing persons displaced by local improvement Act, at a cost of £2,273 for land, and £13,955 for building by the Works Committee of the Council; Manor Road Estate, 10 acres with roads formed costing £11,750, and plans approved for 520 cottage flats costing £121,546 for building; Temple Mills Estate, 12 acres of grass land costing £4,500; Temple Mills Estate, ¾ acre required to develop the preceding site; 12 houses purchased for street improvements and appropriated for housing the working classes.

Whitley Upper (Yorks.) (U.D.C.), pop. 764.—Part III adopted. Six houses to be built on the Council's own land at a cost of £1,240.

Wigan (C.B.), pop. 60,770.—Area cleared under Part I. Built 160 houses and a municipal lodging house. The houses have been sold.

Wolverhampton (C.B), pop. 366,679 (p. 45)—Scheme prepared under Part III for 50 cottage flats on one acre. Proposed rents, 2/- for two rooms, 3/8 for three rooms.

Wood Green (U.D.C.), pop. 34,183—Adopted Part III, and applied for £30,000 loan to build workmen's dwellings as follows:—18 four-room cottages at 7/6 per week, 26 five-room cottages at 9/6 per week, 18 cottage flats at 7/- and 9/- per week, 6 shops with flats over, baths and washhouses to be provided. Land purchased.

Wrotham (Kent) (U.D.C.), pop. 3,571.—Twelve cottages to be built at a cost of £3,100.

Yarmouth, Great (T.C.), pop. 51,250.—Cottages are being erected to be let at 2/6 to 3/6 per week. Expenditure, £2,500.

SCOTLAND.

This is the land of the small dwelling, so far as the number of rooms is concerned. Most houses are of stone, and the tendency in the past has been to keep the standard low in order to get cheap rents. Block dwellings are the rule in large towns.

Aberdeen (City), pop. 143,722.—A scheme under Part I carried out. A common lodging house has been built. Also adopted Part III, and built a block of 8 tenement houses, three storeys high, with three dwellings on each floor; one washhouse for four families; one w.c. for three tenants: only part of site used at a cost of 8/- per square yard: 380 square yards to each house. Returns, $2\frac{3}{4}$ per cent. after paying expenses and to sinking fund.

Edinburgh (City), pop. 298,069 (p. 47)—Dwellings have been erected (after clearing slum areas) at Cowgate and High School Yards, at South Back of Canongate, and at Tynecastle in the suburbs. There are no sculleries, no washhouses, and in some cases one w.c. to two families. The total cost was £25,310. The rents vary from 2/- to 2/7 for one room, and 4/- to 5/- for two rooms. The gross rental is £1,200. The Working Expenses are £310. Interest £760. Sinking Fund £840; so there is a deficiency on the latter. They are occupied by mechanics and others of that class The sites cost £14,520 per acre, but have been "written down" to one-fourth or one-fifth of this amount for housing purposes. At Greenside, 330 new dwellings are being built, and 64 old houses reconstructed. At Stockbridge, 81 two-storey cottages, at rents 1/9 to 3/6, are being built of clinker blocks from the Powderhall dust destructor, by Council's workmen, at a cost of £8,400. On area D 105 small houses are being built at a cost of £160 each. The total outlay on building exceeds £150,000. In nearly every case the dwellings above mentioned consist of only one or two rooms. Rents run from £5 to £10 10s. per week.

Glasgow (City), pop. 622,355, (p. 42). Dealt with fully in the next chapter.

Greenock, pop. 67,645, (p. 44)—Has one municipal common lodging house with 252 beds, and under the A. and L. D. Act of 1875, has built 21 houses in Dalrymple, Shaw, Duff, and Brynmer Streets, containing 197 dwellings in 290 rooms. Each w.c. suffices for from one to three families, and each washhouse for from six to twelve tenants.

Leith, pop. 97,551.—Has a municipal lodging house, which has realized £3,200 gross profit since 1894.

Paisley, pop. 79,355.—Has a municipal lodging house, with beds let at 4d. and $4\frac{1}{2}$d. per night. In 1899 the income was £890 and the expenditure £801.

Perth (City) pop. 32,872.—Has expended £11,600 in providing dwellings let at £5 per annum for one room, and £7 5s. to £9 10s. for two rooms, and £11 10s. for three rooms, not including rates.

Peterhead pop. 12,195.—The Council has erected a municipal lodging house at a cost of £1,500, as it was urgently required. A rate of $\frac{3}{4}$d. in the £ is necessary to maintain it.

IRELAND (*See also pp.* 37-39).

Belfast (City), pop. 348,965.—Slum areas are being cleared, but the Corporation only builds model lodging houses, as houses are cheap and plentiful.

Clonmel (Tipperary), pop. 10,500.—Under Part III, 25 four-room dwellings at 2/- to 2/6, and 7 five-room dwellings at 5/2 per week, have been provided at a cost of £5,300 inclusive, or £39 per room; but there has been a deficit of £100 on the year's working.

Cork (City), pop. 75,978.—Two areas have been cleared, and 303 three-room dwellings, and 76 four-room dwellings with no sculleries, have been provided at Madden's, Ryan's, Horgan's, Roche's, and Harper's Dwellings at rents of from 1/9 to 2/8 each dwelling.

Drogheda (T.C.), pop. 11,783.—Dwellings are being erected at a cost of £20,000.

Dublin (City), pop. 286,328, (p. 47)—Loans have been applied for to the extent of £20,000 under the Small Dwellings Acquisition Act, 1899. £500,000 to be spent under the Act of 1890.

Newry (T.C.), pop. 12,587.—Twenty-one dwellings have been built at a cost of £5,600.

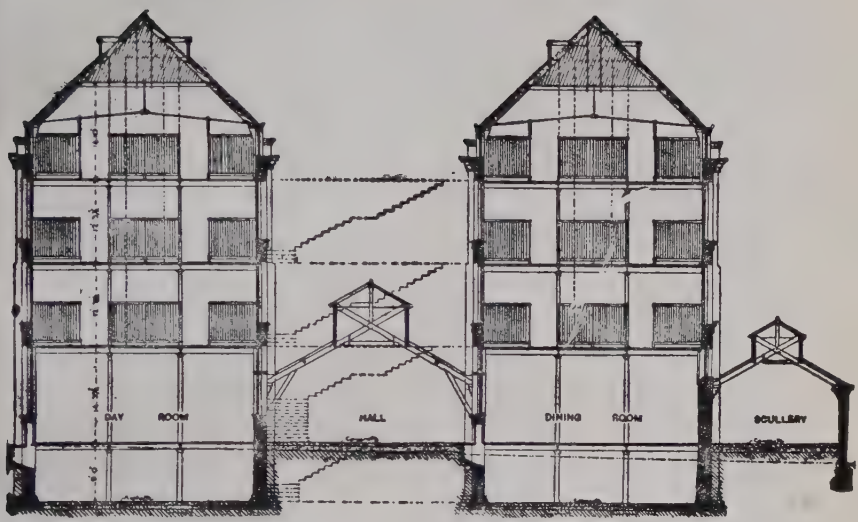
Rathmines (U.D.C.)—Has expended £11,000 in building 58 houses, which give a clear return of 2½ per cent., after paying Interest and Sinking Fund charges. Now building for 1,300 persons at a cost of £10,000.

Wexford (T.C.). pop. 11,154.—Has provided 59 four-room dwellings under the Irish Acts, at a cost of £75 per cottage, and a rental of about 2/3 per week.

MODEL LODGING HOUSES.

Common lodging houses are the dwellings of the lowest classes of the population, and especially those of the "casual labour" and "tramp" class. They frequently leave so much to be desired in the matter of decency, cleanliness, and sanitation, that there is plenty of room for one such "Poor Man's Hotel" to be erected by the Municipality in nearly every large town, and in some smaller towns, both as a kind of standard of what such houses should be, and also as a means of supplying the deficiency of accommodation, and thus by healthy competition, improving other lodging houses.

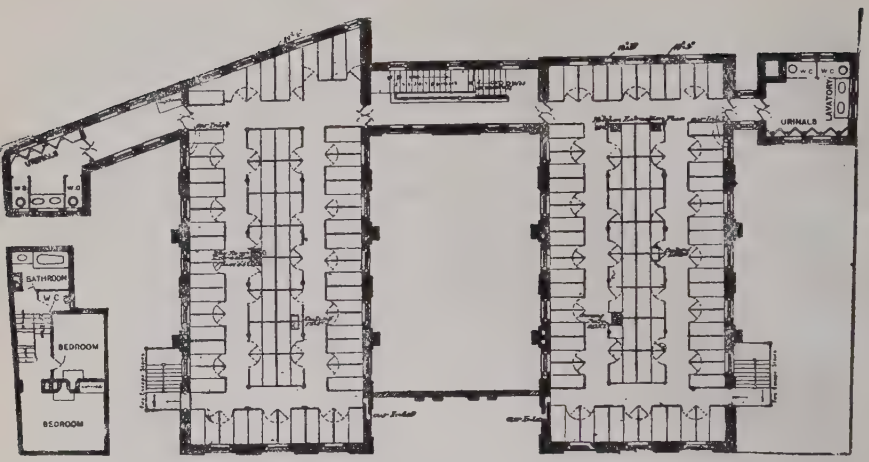
They vary somewhat in the degree of privacy as regards sleeping accommodation, and also with respect to the extra common rooms, lavatories, and other appurtenances, but they have their main features in common, so that a description of one may serve for a general indication of what they are all like.



CROSS SECTION.

Note.—A separate ventilation shaft to each room, with double outlet in roof.

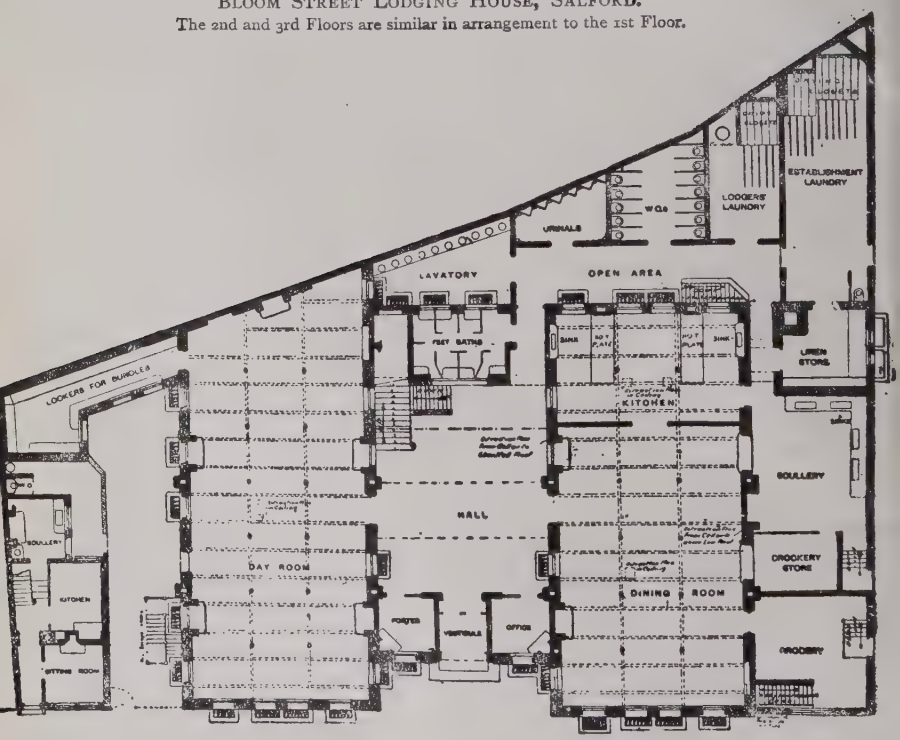
Bloom Street Lodging House, Salford.—This lodging house, which is a fair, average specimen of municipal lodging houses, consists of two main blocks, each four storeys high, with a connecting landing and staircase above the ground floor. The entrance hall is 30 feet wide and 36 feet long, with a large day room on the left, 71 feet long, 31 feet wide, and 14 feet high, and also a locker room with compartments numbered to correspond with the cubicles in the dormitory. To the right of the entrance hall is the dining room, 48 feet by 31 feet, containing grills, cooking ranges, and other fittings. This room is connected with the grocery shop, scullery, crockery store, and kitchen, from which the lodger can buy provisions at a cheap rate, and borrow the crockery and cooking utensils required. At the rear of the block are the baths, lavatories, washhouses, and sanitary conveniences, giving the greatest facilities for cleanliness. Above the ground floor are six dormitories, 12 feet high, divided into a total of 285 cubicles by sheet steel partitions. Each cubicle contains a spring mattress, bed, blankets, sheets, and quilt, chair, locked box, mirror, and comb; and allows a space of nearly 600 cubic feet for each lodger. An external fire escape staircase has been provided. The cost of building, fitting, and furnishing was £14,380, and the charge 6d. per night.



FIRST FLOOR PLAN

Bloom Street Lodging House, Salford.

The 2nd and 3rd Floors are similar in arrangement to the 1st Floor.



GROUND FLOOR PLAN.

TYPICAL LODGING HOUSE CUBICLES.

Harrison Street Municipal Lodging House, Manchester.

Rent, 6d. per Night, with use of Common Rooms.

(See pp. 66 *and* 104.*)*

CORRIDOR IN HARRISON STREET MUNICIPAL LODGING HOUSE, MANCHESTER.

Shewing Arrangement and Ventilation of Cubicles.

A similar arrangement to this prevails in the Salford and other Municipal Lodging Houses.

Statistics as to Municipal Lodging Houses.—It will be seen from the following tables that the cost of building, furnishing, and fitting varied from £37 to £71 per head of the accommodation; the three most modern being £61 per head. The daily charge varies from 3d. to 6d. according to the quality of accommodation provided. It will be seen that some pay very well, but others are carried on at a loss.

Town.	Beds.	Total Cost.	Cost of building and furnishing per head.	Charge per Night.
		£	£	
Aberdeen	252	16,000	61	4d., 5d., & 6d.
Croydon	66 men 34 women	7,435	71	—
Darwen (1898)	110 men 20 women	7,920	61	5d.
Glasgow (seven) (1871-1879)	2,166 men 248 women	107,000	39	3½d. & 4½d.
Huddersfield (1880)	173 men 12 women 9 double	7,000	38	3d. 5d. 6d.
Lancaster (1896)	99	750	Adapted.	4d.
Leith (1894)	200	8,050	37	5d.
London (1893) (Parker St., Drury Lane)	324	22,135	68	6d.
Manchester (1899)	363	25,678	61	6d.
Salford (1894)	285	16,880	51	6d.
Southampton (1899)	186	14,500	61	6d.

Income and Expenses.

TOWN.	Receipts.	Expenses	Details of Expenses.				
			Interest on Loans.	Repayment of Loans.	Working Expenses.	Repairs, etc.	Rates, Taxes and Insurance
	£	£	£	£	£	£	£
Darwen	497	990	225	217	470	19	59
Huddersfield	979	907	125	—	573	130	79
Lancaster	510	481	80 rent	—	332	53	16
Leith	1,361	1,337	483	—	—	854	—
London (Parker Street)	2,942	2,844	655	196	1,422	230	341
Manchester	2,392	4,155	Estimated £330, plus rents, £82	Estimated 770	2,444	183	346
Salford	2,147	2,945	435	693	1,220	391	206

The men's branch of the Croydon lodging house pays, but not the women's part.

The inclusive cost of the Manchester Lodging House was £72 per head, and the receipts for 1901 were £3,009, while the total expenses were £4,529. The figures as to income and expenses of other lodging houses in the table relate to only one year, but an average would show a similar net result. It will be noted that the **Receipts** per head of accommodation vary considerably, being, in round figures, Manchester £6 12s., Salford £7 10s., London £9 5s., although the charge per head is the same. Less than 30 per cent. of the Manchester accommodation was used as compared with 96 per cent. used at Glasgow.

Glasgow.—The profit on the Glasgow lodging houses has been sufficient to pay 5 per cent. on the value of the site, 1 per cent. for depreciation, and a balance of net profit, 4 to 4½ per cent. Unfortunately, there is an evident tendency in Glasgow to stereotype inferior accommodation in the attempt to encourage low rents, and there is an ominous saying among sanitary experts "Once a model lodger, always a model lodger." This theory seems to find support in the fact that, although private enterprise has been busy providing many additional lodging houses, the Corporation lodging houses are more fully occupied than ever, and in many cases by men who can and ought to afford to provide themselves with much better homes. During the past three years over 96 per cent. of the accommodation has been occupied nightly, thus giving an annual return of over £13,700.

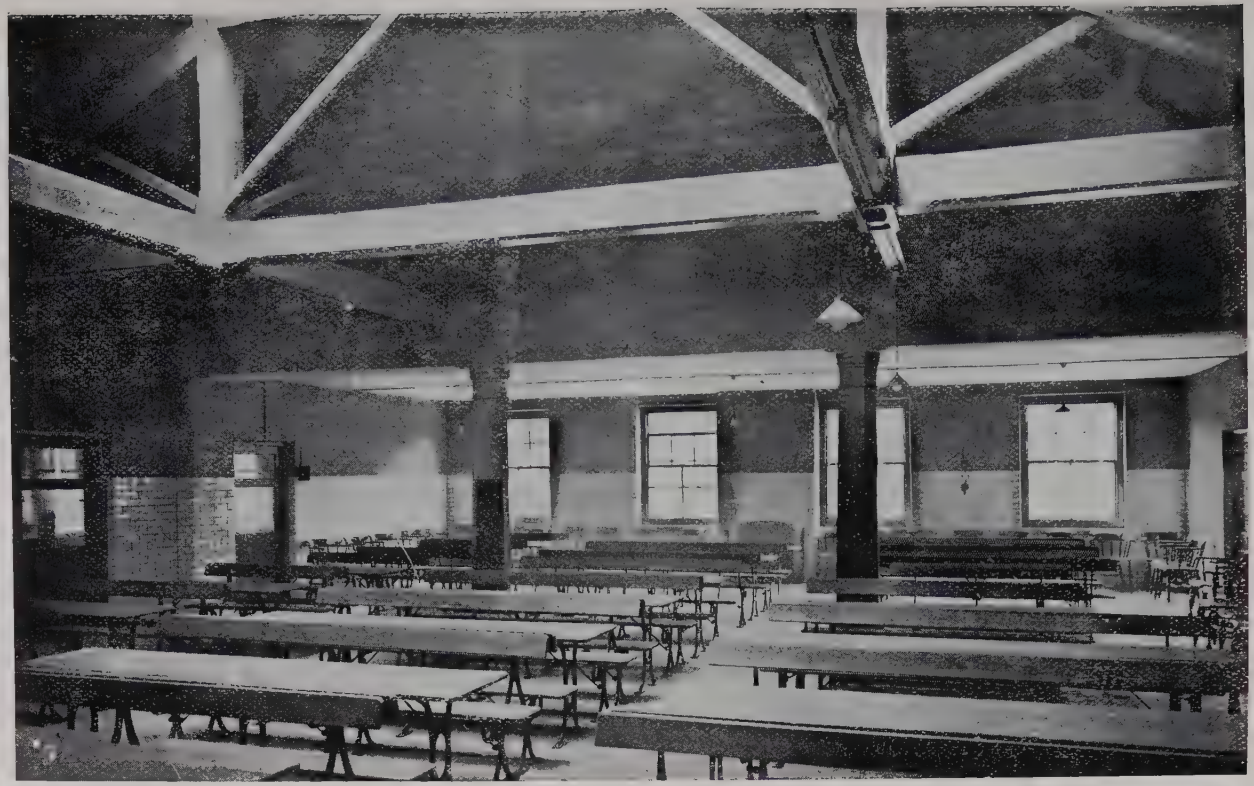
Glasgow Municipal Family Home.—The next grade of house-room, above the common lodging house, is to be found in such a building as the Glasgow Municipal Family Home, which contains 160 small rooms, with a dining room, recreation room, kitchen and crèche. The cost of the building and land was £17,000 for 160 persons, or about £106 per head. It is heated with hot water, and lighted with electricity. The charges are for—

Widower and one child	...	4/2	per week.
„ two children	...	4/10	„
„ four „	...	5/-	„

The tariff for board is—

Adults, Breakfast 2½d., Dinner 4d., Tea 3d.			
One child ...	...	1/10	per week.
Two children	...	3/2	„
Three children	...	4/0	„

At present it is occupied by 80 widowers, 30 other adults, and 217 children, nurses being provided without any extra charge. The revenue has been steadily increasing from £930 in 1896-7 to £3,573 in 1901, but this only gave a surplus of £127 18s. 10d. over working expenses. The Family Home, like the other lodging houses, is not occupied by the poorest poor, but frequently contains men in receipt of really good wages. On the occasion of the writer's visit to the home, a man came in who was earning £2 a week as a foreman stevedore at the docks. The experienced men in charge agreed that the problem of housing the poorest poor would only be solved by securing a larger supply of proper houses for the working classes as a whole.



HARRISON STREET LODGING HOUSE, MANCHESTER.
Interior of Common Room. *(See pp. 66 and 104.)*

BLOCK DWELLINGS JUVENAL STREET, LIVERPOOL.

(See pp. 69 and 95.)

Cost of Building, per Room, £81. Rent, per Room, 1/10 to 2/9 per week.

BLOCK DWELLINGS.

The block type of dwelling owes its origin largely to the many obstacles which formerly stood in the way of outward or horizontal expansion of cities, and thus compelled a large population to be housed on a limited area. The fortifications and walls of large cities, especially on the continent, acted for many years like a band or cramp constricting the suburban growth of the city proper, and, although most of these cities have recently grown enormously since the fortifications have been moved outwards and the walls demolished, other causes have still hampered extension. Foremost of these has been the lack of full facilities for cheap, rapid, and easy transit to and from the centre and the surrounding open country, but this has been coupled with, and accentuated by, the difficulty of obtaining land at a reasonable price and under proper conditions in the belt immediately adjoining the suburbs. This restricted and costly supply of land has acted like a physical wall round every large town, so far as proper suburban expansion has been concerned.

Recent developments point to the breaking down of the transit difficulty, but the old type of building has persisted so long that the organisation of large towns has in many cases become stereotyped in the direction of inward concentration, and upward, rather than horizontal, extension. Under these circumstances it is not to be wondered at that "model housing," beginning as it did in the large cities, took the form of "overcrowding on area" by providing or encouraging the provision of too many rooms on too little land.

Although such block dwellings are the rule in most large continental cities, they have not been established as the normal type of dwelling in large towns in England, but the practice of clearing insanitary areas has handicapped local authorities by compelling them to secure new accommodation for rehousing on very dear land, and, as a consequence, to make the most of a small area by building block dwellings. In this way various companies to a great extent, and local authorities to a small extent, have housed some 250,000 persons in London in more or less objectionable homes of this kind.

About one-fifth of these are bad, or very bad, from the standpoint of light, air, and sanitation, but even the best are often injurious to health, especially in the case of young children. Speaking generally, they tend to establish a low standard of decency and comfort, especially where there is a small number of rooms; they add enormously to the exertion of going to and from home and work; and they place undue obstacles in the way of access to fresh air and out-door recreation in the case of women and young children, who find the arduous climb up even three or four flights of stairs a serious matter when not in robust health.

The favourite type of block building is four or more storeys high, and contains tenements of one, two, three or four rooms, more or less complete as separate dwellings, packed together and piled up on a limited area, with no gardens, and no separate yards, but with common passages and staircases, and an absence of all privacy outside the room door.

Each block is generally in charge of a caretaker or superintendent, and the common passages are sometimes lighted, cleaned, and controlled by him. These block dwellings consist mainly of two classes: (1) Those which have the appurtenances, such as washhouses, sculleries, and w.c.'s

in common for several families, and (2) those which have their own separate appurtenances, and are self-contained in every respect except the approaches. These and other kinds of blocks are described more fully in connection with the London and Glasgow dwellings, but the following table, which contains in a concise form the chief particulars of 6,265 municipal block dwellings, containing 13,816 rooms, may be useful.

Of these, the **London County Council** has built 3,447 dwellings with 8,456 rooms, and 133 shops, sheds, workshops, and stables on about 38 acres, and costing £860,000 for building, and £140,000 for sites, reckoning only the *nominal housing value.* The average number of rooms per dwelling is $2\frac{1}{2}$, and the cost per room works out at about £102 for building, and £17 for site. There are 101 one-room, 1,825 two-room, 1,293 three-room, 217 four-room, 8 five-room, and 3 six-room dwellings.

The weekly rents average about 3/- per room, and run as follows :

Dwellings.			Dwellings.		
29	...	under 3/-	816	...	7/- to 8/-
27	...	3/- to 4/-	552	...	8/- to 9/-
169	...	4/- to 5/-	402	...	9/- to 10/-
362	...	5/- to 6/-	204	...	over 10/-
886	...	6/- to 7/-			

Owing to lack of fulness in some of the detailed official information that is accessible, there are several **estimated** *figures in these analyses, which are, however, substantially accurate and can, in most cases, be corrected by reference to the various tables.*

In **Scotland** there have been built about 1,740 block dwellings with 3,167 rooms, or an average of $1\frac{1}{2}$ rooms per dwelling, and costing £413,045 inclusive, that is about £130 per room. They are mainly in Glasgow, and comprise 487 one-room, 1,090 two-room, 152 three-room, and 11 four-room dwellings. The rents average about 2/3 per room, including rates.

In **England and Wales,** excluding London, there are 1,003 block dwellings with 2,193 rooms, costing £190,000 for building, and £28,500 for site (housing valuation). The average number of rooms per dwelling is about $2^{1}/_{5}$, and the average cost per room has been £90 for building, and £13 for site. There are 149 one-room, 685 two-room, 141 three-room, and 28 four-room dwellings. The rents average just over 2/- per room, and are as follows :

224	...	under 3/-	69	...	5/- to 6/-
594	...	4/- to 5/-	116	...	over 6/-

It will be noticed that, owing to the site being reckoned at its reduced or "housing" value, the costliness of block dwellings has been due more to the large outlay per room on building than on site, the former costing from five to ten times as much per room as the nominal site value thus apportioned.

If the land be reckoned at its full cost, the actual charge per room in respect of the site would seldom exceed the charge for building, except in London, and even there, as in the case of the Boundary Street area, the two items would be about equal, that is, each just over £100 per room. The net rent in respect of such capital outlay would be from 1/6 to 2/6 per week in respect of each £100. To this must be added from 9d. to 1/- per week where it is desired to make the rents meet all other charges.

NAME OF COUNCIL, DATE OF ERECTION, AND SITUATION.	No.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Sites.	Cost of Site.	Cost per Room
Scotland.				£		£	£
Edinburgh							
Part I.							
(1897) High School Yard	24	One	2/0 to 2/6	12,680 inclusive	—	†14,520 per acre.	145 I
	32	Two	4/0 to 5/0				
(1898) Tynecastle	24	One	2/0 to 2/6	9,800 inclusive	—		
	40	Two	3/6 to 4/0				
(1900) Cowgate	8	One	2/0	17,000 inclusive	—		
	97	Two	3/6 to 4/0				
Glasgow	431	One	2/0 to 2/9	373,565 inclusive	—	†£1 10s. to £6 10s. per sq. yard.	126 I
Glasgow Improvements Acts.	921	Two	3/2 to 5/2				
	152	Three	5/9 to 7/0				
	11	Four	——				
	187	Shops	——				
England.							
London	101	One	3/6 to 5/0	789,000	38 acres	136,000	£81 to £138 for Building.
County Council, 1893-1901.	1825	Two	4/0 to 8/6				
	1293	Three	6/0 to 10/6				
	217	Four	7/0 to 13/0				
	8	Five	12/0 to 13/0				
	3	Six	14/0 to 14/6				
	133	Shops, etc.					
Sh'reditch Vest'y	25	Two	6/6	18,386	1½ acres	4,420	91 B
Part II.	50	Three	8/6				22 S
Moira Place and Plumbers Place.							113
Liverpool	75	Two	2/6 to 3/6	17,929 including land.	—	*18/0 sq. yard.	55
Artizans' and Labourers' etc., Dwellings Acts.							
(1869) St. Martin's Cottages	38	Three	3/6 to 4/9				
	16	Four	4/9 to 5/6				
(1885) Victoria Sq.	21	One	1/9	57,952	—	*10,125 (22/6 sq. yard)	91 B
	164	Two	3/0 to 4/6				15 S
	86	Three	4/9 to 5/6				106
					Sq. Yds.		
(1890) Juvenal St.	45	One	2/0 to 2/9	13,121	2,537	*3,045 (24/0 sq. yard)	81 B
	54	Two	3/6 to 5/0				19 S
	2	Three	5/6				100
Manchester	48	One	2/6 to 3/0	60,577	9,135	*5,585	116 B
Part I.							
(1894) Oldham Rd. (No. 2 Block)	237	Two	3/6 to 5/0			(†97,481)	11 S
							127
(1894) Pollard St.	5	One	2/6	26,220	5,474	*1,691 (†9,546)	98 B
	130	Two	3/0 to 4/0				6 S
							104
Nottingham	16	Bedrooms	1/0	14,000	—	—	81 B
Artizans' and Labourers' etc., Dwellings Acts.							
(1875) Victoria Dwellings	14	One½	2/0 to 2/3				
	25	Two½	3/0 to 4/6				
	15	Three½	3/6 to 4/6				
	12	Four½	5/0				

* *Nominal Housing Valuation.* † *Actual Cost of Land.*
I *Inclusive of Building and Site.* B *Building.* S *Site.*

TENEMENT HOUSES (Provinces).

Tenement Houses usually consist of two and three storey buildings arranged in rows like ordinary houses, and containing from two to six families in each house. They differ from block dwellings in the height and construction of their main walls and also in the arrangement of the scullery, store, and w.c., which are generally part and parcel of each dwelling, and situated at the back of the other rooms. They are intermediate between the cottage and the block dwelling, but as a rule one main entrance serves for several families, who have to use a common back yard, and for all practical purposes no part of the premises can be considered private except the actual rooms occupied.

The following table gives particulars of 852 tenement house dwellings with 1,750 rooms on 8 acres, and costing about £143,000 for building, and £21,756 for sites. The average number of rooms in each dwelling is about 2½, costing £76 per room for building, and £13 per room for site. There are 56 one-room, 514 two-room, 206 three-room, and 12 four-room dwellings, at an average rent of about 1/10 per room. *(124 dwellings in the table are not included).*

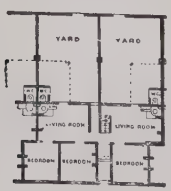
The rents are as follows :—

Dwellings.		Rent.	Dwellings.		Rent.
116	under	3/0 per week	98	between	5/0 and 6/0
293	between	3/0 and 4/0	19	„	6/0 and 7/0
256	„	4/0 and 5/0	6	over	7/0

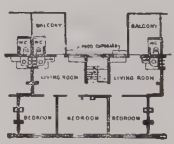
About 20 per cent. are let at rents not exceeding 1/6, 20 per cent. not exceeding 1/9, and 40 per cent. not exceeding 2/0 per room, per week.

Being cheaper to build and to manage than block dwellings the rents are not only lower, but in most cases meet the actual cost of construction and maintenance. Detailed particulars are given in Chapter IX as to the Liverpool and Manchester tenement houses, which are carefully planned types.

Chester Street Tenements, Manchester:—



GROUND PLAN



FIRST FLOOR PLAN

(See pp. 71 and 104.)

TWO STOREY TENEMENT HOUSES—CHESTER STREET.
Front View, shewing Entrance for Four Families. Rent per Room, 2/- to 2/3 per week.

TWO STOREY TENEMENTS—CHESTER STREET.
Back View, shewing Yards and 1st floor Landings.

MANCHESTER MUNICIPAL DWELLINGS.

(See pp. 71 and 104.)

ELEVATION OF THREE STOREY TENEMENTS IN CAROLINE STREET ON THE IOTT STREET AREA.

One Entrance for Six Families.

Cost per Room, £90.
Rent per Room, 1/6 to 2/3 per week.

Name of Council, Date of Erection, and Situation.	No.	Rooms.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site.	Cost per Room.
				£		£	£
Aberdeen	32	One	2/0	*6,000	2¼	2,700	58 B
8 houses, 71 tenants	16	One½	3/0		acres.		26 S
	24	Two	3/6				84
Devonport	23	Two	5/0 to 5/6	7,793	2730	—	74 B
(1901)	16	Three	6/6 to 6/9		sq.yds.		
James Street	3	Four	7/6				
Leicester	18	Two½	3/0 to 4/1½	6,482	2,689	1,232	60 B
(1900)	24	Three½	4/0 to 5/1½		sq.yds.		12 S
							72
Liverpool	60	Two	2/3 to 2/9	7,687	3,048	1,828	44 B
(1897)	26	Two	3/6		sq.yds.		10 S
Gildart's Gardens	2	Three	4/6				54
(1901) Dryden and	160	Two	3/0 to 4/0	26,554	—	4,173	67 B
Rachel Streets	16	Three	4/6				11 S
	6	Four	6/0				78
Manchester	36	Two	4/3 to 4/6	18,188	3,914	1,957	90 B
(1899) Pott Street	39	Three	5/- to 5/6		sq.yds.	(†14,621)	9 S
(Three storey)	3	Four	6/- to 6/3				99
Chester Street	36	Two	4/6	14,801	4,554	2,277	82 B
(Two storey)	36	Three	5/9 to 6/0		sq.yds.	(†15,141)	12 S
							94
Sanitary Street	16	One	3/-	Each 83			
	32	Two	4/6	,, 166	4880	2440	83 B
	16	Three	5/9	,, 249		(†27,486)	18 S
							101
Plymouth (1898)	19	Three	4/0 to 5/0	—	—	—	—
Salford	69	Two	4/6	11,730	2,968	†11,762	85 B
(1898) Queen St.							86 S
							171
Sheffield	8	One	3/0	30,000	—	†18,000	95 B
(1901)	62	Two	5/0			per acre	
	54	Three	6/6				

* *Total expenditure* £16,316. † *Actual Cost of Land.*

COTTAGE FLATS (Provinces).

Cottage flats are two storey, self-contained dwellings, with one upper flat and one lower flat, somewhat like two storey tenement houses, but they have separate access to the street, and are each occupied by only one family. Some have balcony access, but others have separate front doors and back stairs, with separate yards or gardens. The following table gives particulars of 521 cottage flats, with 1,570 rooms (an average of 3 rooms per dwelling) which cost about £105,200 for building, and £13,700 for site, or an average of £67 per room for building, and £9 per room for site. There are 141 two-room, 232 three-room, and 148 four-room dwellings, let at an average rent of 1/9 per room, per week.

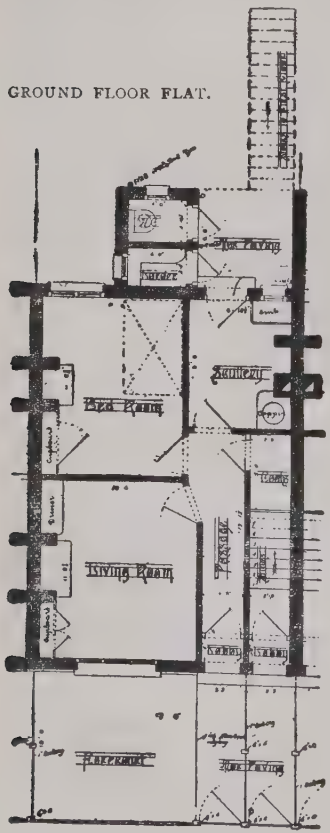
They are rented as follows :—

Dwellings.	Per Week.	Dwellings.	Per Week.
54	under 3/0	143	from 5/0 to 6/0
34	from 3/0 to 4/0	54	„ 6/0 to 7/0
146	from 4/0 to 5/0	90	over 7/0

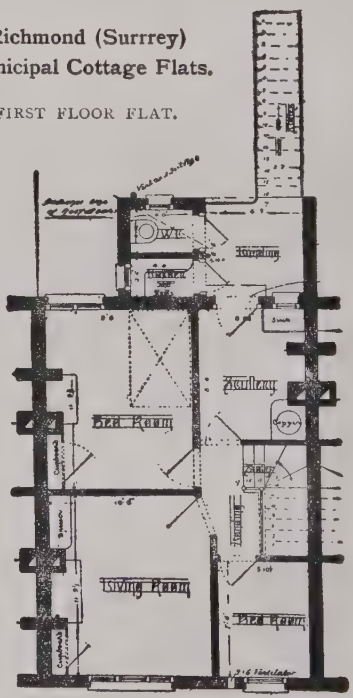
Three-fifths are let for less than 2/0 per room, per week. Fuller details as to construction, etc., are given in Chapters IX. and X. as to the Richmond and Birmingham types of cottage flats.

Richmond (Surrrey) Municipal Cottage Flats.

GROUND FLOOR FLAT.



FIRST FLOOR FLAT.



Cost of Building, £324 the two Flats.

Weekly Rent—4/6 Ground Floor Flat; 5/6 First Floor Flat.

Name of Council.	No.	Rooms in each.	Weekly Rent.	Cost of Building.	Area of Site.	*Cost of Site.	Cost per Room.
				£	sq. yds.	£	£
Birmingham	24	Two	3/0	10,100	4,030	1,007	62 B
(C.C.) Milk Street	28	Three	4/6	including			6 S
	5	Three	5/6	roads.			68
	4	Four	5/0 to 11/0				
Brentford	14	Two½	5/3	395	1,733	960	66 B
(U.D.C.)	14	Thre ½	6/3	double			11 S
Starnage Road				flat.			77
Carlisle	30	Two	3/0	5,333	2,100	‡667	60 B
(T.C.)	10	Three	4/0			Roads, etc.	
Ealing (U.D.C.)	36	Three	5/6 to 6/0	—	—	—	B
							S
East Ham (U.D.C.)							
Savage Gardens	30	Three½	7/-	363 per	178 per	60 per	54 B
(1900)	30	Four½	7/6	double flat.	doubl. flat.	double flat.	9 S
							63
Hornsey	24	Tw ½	6/0	3,986	2,500	500	66⅔ B
(U.D.C.)							10½ S
Highgate							77
Liverpool	19	Two	4/0 to 4/6	5,262	1,658	1,011	66 B
(C.C.)	15	Three	5/0				12½ S
Arley Street							78½
Plymouth (C.B.)	48	Three	4/3 to 5/0	—	—	—	90
Princes Rock	54	Four	5/0 to 5/6				
Richmond	6	Two½	5/6	1,932	1,600	250	65 B
(T.C.)	6	Three½	4/6				9 S
Manor Grove							74
Stretford	24	Two	3/3 to 3/9	5,912	4,117	‡34	62 B
(U.D.C.)	16	Three	4/6			per annum.	7 S
							69
West Ham							
Bethell Avenue	27	Three½	6/0 to 6/9	13,040	4,229	*1,160	81 B
	27	Three½	6/6 to 7/3				7 S
							88
Corporation Street	45	Four½	8/6	23,927	9,182	3,333	66 B
	45	Four½	9/0				9 S
							75

* *In the case of Brentford, Ealing, East Ham, Hornsey, and West Ham, the actual cost of the site is given.*

‡ *Roads and sewers cost Stretford* £517, *West Ham (Bethell Avenue)* £539, *(Corporation Street)* £1,057, *Hornsey* £275.

COTTAGES (Provinces).

These are provided in the shape of two-storey, self-contained dwellings on separate sites, occupied by only one family, and provided as a rule with that greatly appreciated appurtenance—a separate yard or garden.

The cost of construction per room is less than that of any other type of dwelling occupied by workmen. Particulars are given in the following tables as to 1,643 dwellings with 7,759 rooms, on sites of about 55 acres, and costing about £356,914 for building, and £66,200 for sites; that is £46 per room for building, and £8 10s. for site. This, it will be noticed, is about half the cost per room for building block dwellings. There are 12 three-room, 548 four-room, 967 five-room, and 116 six-room cottages, or an average of 4·75 rooms per cottage, in addition to a scullery in nearly every case (27 *dwellings in table not included*). They are rented as follows:—

Cottages.	Per Week.	Cottages.	Per Week.
90	under 4/0	385	from 6/0 to 7/0
53	from 4/0 to 5/0	306	„ 7/0 to 8/0
583	„ 5/0 to 6/0	226	over 8/0

The average rent is 1/4 per room, per week, not counting the scullery as a room. Fuller details as to construction and management are given in Chapters IX and X in connection with the Hornsey and Richmond housing schemes.

The accompanying plans of the Nottingham cottages (pp. 58 and 78) are illustrative of a very common type of cottage (with back addition) found in most urban districts. The staircase is sometimes adjoining and parallel to the party wall, and in better houses a passage leads through from the front door to the back of the house.

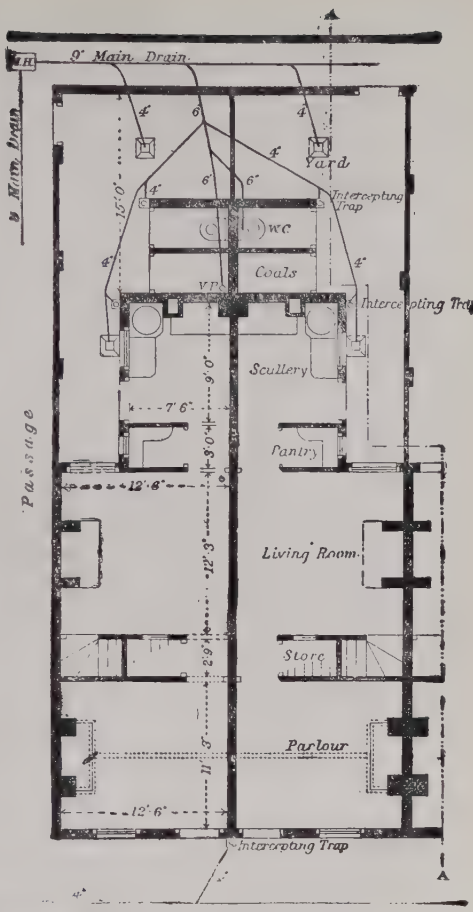
Front Elevation

Nottingham.

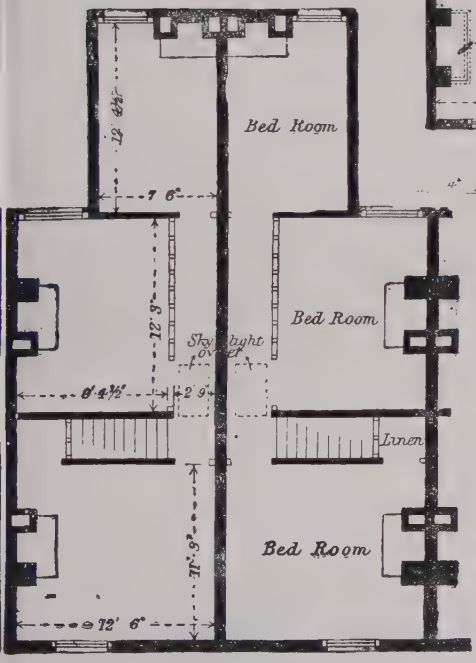
Coppice Road Cottages. Erected 1900.
Cost of Building, £250 each.
Rent, 6/3 to 6/9 per week.

These cottages are carefully and, on the whole, economically planned, but the following remarks may indicate their weak points.

The back addition, consisting of scullery, etc., with bedroom over, is not a cheap form of providing this particular accommodation, but is commonly used wherever a narrow frontage is for any reason desired.



Ground Plan.



First Floor Plan.

The staircase is not in a desirable position, as it is difficult to light it without danger of leakage through a skylight in the roof. The passage to the back bedroom is a waste of space, but unavoidable to secure the complete privacy of each room.

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	*Cost per Room.
				£		£	£
Barking Town (U.D.C.)	85	Four½	6/9 to 7/0	200	3 acres	1,365 S 1,782 R	50 B 9 S
							59
Barnes (U.D.C.)	21	Four½	7/6	225	part of	1,600 S	
Mortlake - -	21	Five½	8/3	247	2¼acres	680 R	56 B 12 SR
							68
Birmingham					yds.		
Ryder Street -	22	Five	5/6 to 6/0	182	2,100	—	38 B
Lawrence Street -	81	Five	5/0 to 6/3	175	7,066		35 B
Bognor	2	Five½	4/6 to 5/6	225	968	200	45 B 20 S
							65
Brighton	28	Five½	7/6	266	part of 4 acres	Gift S 490 R	53 B
Burton-on-Trent (Part of 151 to be erected)	50	Five	5/3	180	5¼acres	175 S per annum 1,850 R	36 B
Clonmel	25	Four	2/0 to 2/6	156	—	—	39 B
(Ireland) - -	7	Five	5/2	195			
Croydon	12	Five½	9/6 to 10/0	294	—	1,950	59 B 33 S
							92
					sq.yds.		
Darwen	6	Four	4/9	185	6,300	35 S	46 B
	14	Four½	6/6 to 7/0	244		per acre	61 B
	11	Five½	7/6	280		35 R	56 B
	11	Six½	8/0	300		per house	50 B
Ealing	104	Five½	7/0 to 11/-	‡32,000	5 acres	‡4,000 S 2,500 R	57 B 9 S
							66
Erith	24	Five½	8/0	241	2 acres	2,310	48 B
	24	Six½	9/6	263			44 B
							8 S

‡ *These figures include, respectively, the cost of building and site of 18 cottage flats, each with kitchen, scullery, and two bedrooms.* † *Actual cost of site.*
* B *Building.* S *Site.* R *Roads.* SR *Site and Roads.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	*Cost per Room.
Finchley	12	Three	5/9	180	4¾acres	1,850 S	60 B
(Scheme) - -	12	Four	7/6	230		1,000 R	56 B
	18	Five	8/6	252			50 B
	19	Six	10/6	278			46 B
Folkestone	50	Five½	8/0	305	2 acres	1,130 S	61 B
						1,071 R	9 S
							70
Hornsey	68	Five½	8/6	249	4½acres	2,738 S	50 B
	40	Four½	6/6	217		2,060 R	54½ B
Highgate - -	12	Five½	9/0	281	2 acres	2,000 S	9½ S
	24	Four½	7/6	224		1,070 R	56 B
Huddersfield	157	Four	4/8 to 5/6	170	3 acres	187 S per annum	42 B
						2,198 R	11 S
							53
Keighley	24	Four½	5/6 to 5/9	257 inclusive	—	—	64 inclusive
Leigh (Lancs.)					sq. yds.		
Platt Street and	20	Four½	5/0	162	1,192	880 S	40 B
Organ Street -	14	Four½	5/0	176		379 R	9 S
Linthwaite	4	Four½	4/6	225	—	48 S per annum	56 B
						289 R	
Llandudno	19	Four½	6/0	212	2,250	562 S	53 B
						260 R	10½ S
							63½
Manchester							
Miles Platting -	60	Four½	5/6	220	7,011	2,711 S	55 B
						1,419 R	17½ S
							72½
[Oldham Road area No. 1.]							
George Leigh Cot's	18	Five	7/9	327	2,910	1,455 S	65 B
						325 R	16 S
						(†11,842)	
							81

‡ *These figures include, respectively, the cost of building and site of 18 cottage flats, each with kitchen, scullery, and two bedroom.* † *Actual cost of site.*
* B *Building.* S *Site.* R *Roads.* SR *Site and Roads.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	*Cost per Room.
Middlesborough	5	—	—	166	—	—	—
	12	—	—	197			
Nottingham							
Coppice Road -	86	Five½	6/3 to 6/9	250	—	60 per cottage inclusive	50 B 12 S 62
Plymouth	3	Five	8/0	—	—	—	—
Princes Rock -	14	Five	7/6	—			
	10	Four	6/0	—			
Richmond							
(Surrey) 1894	28	Four½	6/0	190	5⅔ acres	4,250 S 1,873 R	47½ B
,,	22	Six½	7/6	254			42½ B
Manor Grove 1899	14	Four½	6/3	240			60 B
,,	16	Five½	7/3	245			49 B
,,	40	Six½	7/9	276			46 B 9 SR
Salford (1900) (King Street)	36	Four	6/6	174	—	†7,466 S 678 R	44 B 57 S 101
Southgate	12	Five½	6/6	250	—	—	50 B
Sheffield (1901)	20	Five	6/6	220	—	4/6 S sq. yd. 40 R	50 B
Wexford	59	Four	2/3	75	—	—	—
Wigan	160	Five	5/0 to 5/6	160	—	—	32 B
Rural Councils.							
Sevenoaks							
(Kent) Penshurst - (1900)	6	Five½	5/0	1,573	⅝ acre	130	50
Thingoe							
(Suffolk) Ixworth - (1891)	8	Five	2/6	1,700 inclusive	3 acres	—	37½

‡ *These figures include, respectively, the cost of building and site of 18 cottage flats, each with kitchen, scullery, and two bedrooms.* † *Actual cost of site.*

*B *Building.* S *Site.* R *Roads.* SR *Site and Roads.*

Summary.—The total number of dwellings of all kinds is 9,293, as follows:—

Rent under 3/-.	3/- to 5/-.	5/- to 7/-.	7/- to 8/-.	Over 8/-.
910	2,752	2,867	1,229	1,535

One-room.	Two-room.	Three-room.	More than three-room.
793	4,255	2,036	2,209

The cost of building these has been about £1,955,000.

CHAPTER VIII.

LONDON AND GLASGOW BLOCK DWELLINGS.

Details of Construction and Finances.

LONDON COUNTY COUNCIL.

From official returns and information, plans, etc., kindly forwarded by Sir W. Collins (Chairman, Housing Committee), T. R. Blashill, Esq., late Architect to the Council, and S. Burgess. Esq., Housing Manager.

It has already been shown (pp. 43, 46, 49, 51) that London has spent enormous sums of money in buying slums, and that under the Metropolitan Board of Works it was the custom of the central authority to sell the cleared sites to various Artizans Dwellings Companies, subject to them undertaking to erect dwellings in accordance with the requirements of the scheme. This meant that property which cost nearly £2,000,000 to acquire was sold for about one-fifth of that amount, thus giving a very large subsidy to private companies out of the rates. These companies have, as a consequence, become the owners of 263 large blocks of dwellings which have paid them on an average over 4 per cent.

Owing to the increased cost of building, it was difficult in late years to find companies willing to take up the more difficult sites, and when the London County Council became the governing body for the Metropolis a change of policy took place. The Council decided to retain the ownership of the sites of cleared areas, and to, itself, build, let, and manage houses for the working classes under the Housing Act of 1890. The standing order regulating such building schemes is as follows:

(1) "The rents to be charged for the dwellings erected in connection with any specified housing scheme, or area, shall not exceed those ruling in the neighbourhood; and

(2) "Shall be so fixed that after providing for all out-goings, interest, and sinking fund charges, there shall be no charge on the county rate in respect of the dwellings on such area, or scheme; and

(3) "All such dwellings shall be so designed that the cost of the erection may not exceed a sum which will enable the Council to carry out the foregoing conditions;

(4) "The interest and sinking fund charges shall be calculated upon the cost of erection plus the value of the site, subject to the obligation to build dwellings for the working classes upon it."

The Council are allowed a period of 60 years, within which to repay the capital cost of the land and buildings, and the sinking fund is usually provided by means of a cumulative annuity at $2\frac{1}{2}$ per cent. (equal to $\frac{3}{4}$ per cent on the capital). By this method of borrowing the annual amount required to pay sinking fund and interest remain the same until the whole amount is paid.

Most of the houses have been built under the Housing of the Working Classes Act, 1890; but the **Blackwall Tunnel Acts**, 1887-1888, which authorised the displacement of 1,210 persons, required the Council to rehouse 1,750 persons at Poplar and Greenwich.

The **Common Lodging House** in Parker Street, Drury Lane, is interesting as the first attempt made in London to improve common lodging houses. Particulars as to cost, etc., are given on page 65.

The **Boundary Street Scheme** has already been mentioned (p. 46), and the action taken in rehousing may be of interest. The Council has erected 23 separate blocks on wide asphalted streets, which radiate from a raised circular garden in the centre. All but two of these were built from the designs of Mr. T. Blashill, the Council's late architect, the remaining two being by Mr. Rowland Plumbe. In addition to about 1,000 dwellings there are 77 workshops, 18 shops, baths, two club rooms, an estate workshop, and a central laundry which, last named, cost £10,500, but does not pay, owing to the reluctance of the tenants to do their washing where everybody can see the quality, quantity, and condition of their linen and other wearing apparel. In the year ended 31st March, 1900, there was a deficiency on the laundry of £1,074. The **rents per room** are no higher than those paid for the old slums, but as the number of rooms per family had to be increased above the slum standard, to meet the ordinary requirements of decency, sanitation, and civilization, the **rent per family** has been higher than the old tenants could or would pay, and the houses are occupied by a superior class to those who were dispossessed. Every tenant on the area has a private w.c., except the one-room tenements in Culham buildings. There are five classes of buildings :—

Class A. Entirely self-contained, 601 ;
„ B. Self-contained but with detached, private w.c., 201 ;
„ C. Private w.c., and private scullery outside tenement, 90 ;
„ D. Private w.c. outside tenement, but scullery in common, 142;
„ E. Using both w.c. and scullery in common, 35.

The first half of the area comprises rooms of the following approximate areas :—

Living Rooms average 144 square feet ; Bedrooms average 96 square feet.

In the later buildings these sizes were increased as follows :—

Living Rooms average 160 square feet : Bedrooms average 110 square feet.

Every habitable room is provided with a 45 degrees angle of light, horizontally and vertically. The **cost of building** was 9d. per foot cube, and £107 per room.

In 1893 the Government sold the Council 10 acres of the site of **Millbank** prison at the reduced price of £2,500 per acre, and this is now covered with 17 blocks of dwellings, accommodating 4,434 persons.

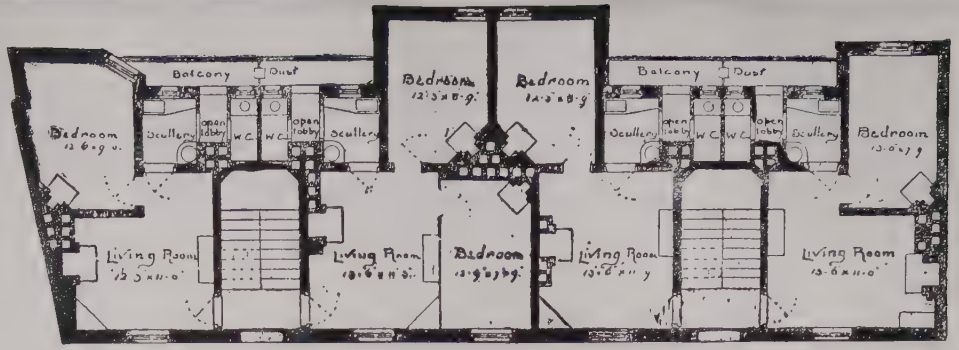
On the passing of the Act of 1890, the Council took over and adapted the **Dufferin Street** dwellings, St. Luke's, specially designed for costermongers.

Details as to the above and other schemes of rehousing are given in the following tables.

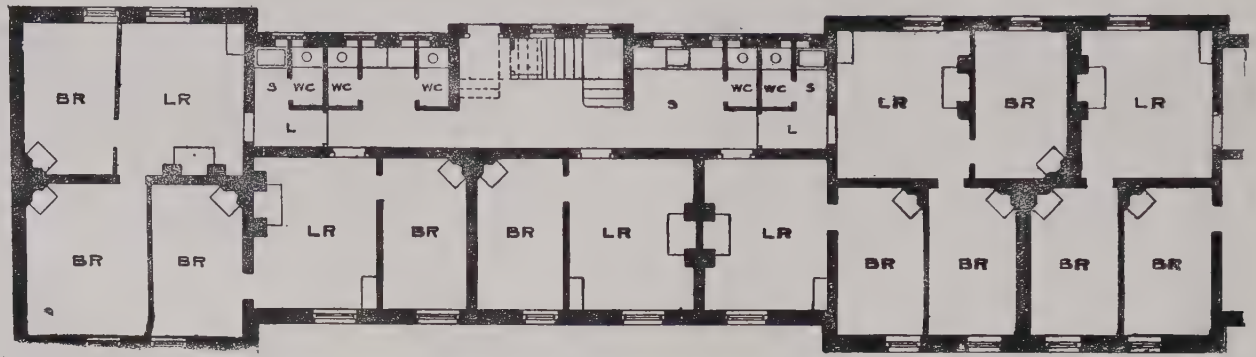
PLAN SHEWING DISPOSITION OF ROOMS IN TYPICAL SELF-CONTAINED BLOCK DW'LINGS

Cost about £110 per room.
Rent, 3/- to 3/6 per room per week.

From the "Municipal Journal."



TAPLOW BUILDINGS



"ASSOCIATED" BLOCK DWELLINGS.

From "The Builder."

GROUND FLOOR PLAN

0 5 10 15 20 30

Cost of Building, £100 per room.
Rent—Two rooms, 6/- per week;
Three rooms, 8/ "

The following summary from the official returns up to **March, 1901**, will give some idea of the large amount of work done in this respect by the County Council :—

	Number of Rooms.				Persons Housed.	Value of Land and Buildings.
	One.	Two.	Three.	More than Three.		
						£
Dwellings completed - -	59	1,246	887	214	12,488	756,000
Dwellings in course of erection - -	44	510	378	10	4,476	231,734*
Dwellings being planned -	60	2,408	6,752	810	58,600	2,859,682
Total -	163	4,164	8,017	1,134	80,126	3,847,416

It is the custom of the Council to assume that one room accommodates two persons, so that up to March, 1901, the totals were as follows :—

	Dwellings.	Rooms.	Average Number of Rooms per Dwelling.	Inclusive Cost per Dwelling.	Inclusive Cost per Room.
				£	£
Completed - -	2,406	6,244	2·59	314	121
In course of erection - - - -	942	2,238	2·37	275*	104*
Being planned -	10,028	29,300	2·92	285	97
Total -	13,376	37,782	2·83	287	101

Up to **March, 1902**, the total of dwellings completed was as follows:

2,591 Tenements, containing 6,314 rooms;
358 Cottages, containing 1,050 rooms;
1 Common Lodging House, containing 324 cubicles;
18 Shops;
100 Workshops.

It will be seen by comparison with the previous figures that the increase for one year has been 543 dwellings, containing 1,120 rooms, so that the total up to and including 1902 is, in round figures, 3,500 dwellings, containing 8,750 rooms, accommodating 17,500 persons, and costing over £1,000,000.

* *These figures do not represent the full cost, but only the outlay to date.*

District and Situation.	No.	Rooms	Rent per Week.	Cost of Building.	Area of Site.	Cost of Site.* (Housing Valuation)	Cost per Room.
Built under Part I Housing Act, 1890.				£	Acres	£	£
Limehouse	20	Two	5/6	11,736	1	1,400	117 B
Beachcroft B'dings	20	Three	7/0 and 7/6			(19,419)	14 S
							131
Cranford Cottages	18	Three	8/6 and 9/0	4,397	—	600	80 B
Greenwich		Three	7/- and 7/6	12,370	¾	1,000	81 B
Hardy Cottages, Trafalgar Rd.	51					(17,535)	7 S
							88
Deptford	71	Two	4/8 to 5/0	35,659	4½	3,720	106 B
†Hughes Field	61	Three	6/3 and 6/6			(83,793)	12 S
Cottages	2	Four	7/6				118
Shadwell	20	One	4/6 and 5/0	38,840	1½	3,660	91 B
Cable Street	100	Two	5/6 to 6/6			(40,516)	8 S
	60	Three	7/6				99
St. Giles	45	Two	6/6 to 8/0	19,792	11/5	5,100	106 B
Shelton Street	13	Three	9/6			(68,419)	25 S
	4	Four	11/0 to 11/6				131
	23	Work-shops	4/0 to 6/0				
St. Pancras	2	One	4/6 and 5/0	21,210			
Churchway	124	Two	7/0 to 8/0				
	50	Three	9/6 to 10/6				
	4	Four	11/6				
Bethnal Green	15	One	3/6	280,000	15	61,760	107 B
Boundary Street	533	Two	5/9 to 8/0			(300,000)	23 S
	388	Three	7/6 to 10/6				130
	98	Four	9/6 to 12/6				
	7	Five	12/0 and 13/0				
	3	Six	14/0 and 14/6				
	103	Work-shops etc					
Goldsmith Row	8	Two	5/6	8,129			
Cottages	12	Three	7/6 to 8/6				
	5	Four	10/0				
Built under Part II.							
Holborn							
Brooke's Market	6	Two	8/0	2,730	1/5	750	91 B
	6	Three	10/6			(8,018)	25 S
Poplar	25	Two	5/0 to 6/0	10,989			116
Ann Street	15	Three	7/0 and 7/6				

* *Actual cost of area in Brackets underneath.*

† *These are not of the true cottage type, nor can they be called block dwellings, but they are very "heavily" built.*

‡ *Foundations cost extra: Council Buildings, £1,546; Westview, etc., Cottages, £2,851; Idenaen Cottages, £2,083.*

B *Building.* S *Site.*

District and Situation.	No.	Rooms	Rent per week.	Cost of Building.	Area of Site.	Cost of Site.* (Housing Valuation)	Cost per Room
Provided under Part III.				£	Acres	£	£
St. Martin-in-the Fields	10	One	4/0				
	75	Two	6/6				
Duke's Court	35	Three	8/6				
	10	Four	10/6				
St. Luke's	29	One	2/0 to 2/9	6,615	—	—	75
Dufferin Street	23	Two	4/0 to 4/6				Adaptation
	4	Three	6/0 to 6/6				
	12	Sheds	1/6				
Southwark							115
Southwark Street	12	Two	9/6 to 10/0	4,130	—	—	Adaptation
Holmwood Bldgs.	4	Three	12/6				
Green Street and	13	One	4/6 to 5/0	20,842	½	3,860	99 B
Gun Street	71	Two	6/6 to 7/0				20 S
	18	Three	8/6				
	7	Sheds	6d.				119
Falcon Court	92	Two	6/6 to 8/0	37,455	1½	5,000	120 B
	52	Three	9/6 to 10/0			(15,500)	16 S
							136
Westminster	2	One	3/6	230,000	8	22,250	90 B
Millbank Estate	485	Two	6/6 to 8/6				(to 105)
	392	Three	8/6 to 10/6				11 S
	16	Four	12/0 to 13/0				
	1	Five	12/6				101
Built unaer Thames Tunnel (Blackwall) Acts, 1887-1888.							
Poplar	31	Two	5/0 to 5/9	16,420	—	‡1,450	136 B
Council Buildings	19	Three	6/6 to 7/0				12 S
Cotton Street	30	Two	5/6	12,987			
	40	Three	7/6 and 8/0				148
Greenwich	30	Two	4/6 and 5/0	32,307	—	‡4,000	138 B
†Westview, Armitage, and Collerston Cottages.	20	Three	5/6 to 6/6				18 S
	28	Four	7/0 to 8/6				156
Idenden Cottages	50	Four	8/0 and 8/6	17,156	—	‡1,500	85 B
							8 S
							93
Built under Metropolitan Bridges Act.							
Battersea	10	One	5/0	16,704			
Battersea Bridge Buildings	44	Two	6/0 to 7/6				
	15	Three	8/0 to 9/0				

* *Actual cost of area in Brackets underneath.*

† *These are not of the true cottage type, nor can they be called block dwellings, but they are very "heavily" built.*

‡ *Foundations cost extra; Council Buildings,* £1,546*; Westview, etc, Cottages,* £2,851*; Idenden Cottages,* £2,083.

B *Building.* S *Site.*

Financial Results.—The total rents received for 1901 were £58,058, and when the plans already in hand are completed, the yearly rents will be £161,000. The total loss of income was £1,773, and of this the amount due to "empties" (mostly at the opening of new blocks of dwellings), was £1,488, or 2·6 per cent. of the rent receivable. The bad debts written off as irrecoverable, only amounted to £285, or 10/- per cent. of the rent receivable. The total financial result on the whole of the dwellings from the date of the opening of the first block up to March, 1902, is a **surplus of £1,808 7s. 2d.**

This result has been arrived at after—

(*a*) Making full provision for repairs and renewals. The credit balance of this fund in 1902 amounted to £11,125.

(*b*) Charging interest on capital outlay at an average rate of nearly 3 per cent.

(*c*) Setting aside a sinking fund sufficient to replace the whole of the capital outlay on land and buildings within a period of 60 years. This payment represents about ¾ per cent. on the capital outlay.

(*d*) Repaying all contributions from rates which have been needed in meeting preliminary expenses, etc., in prior years, and amounting to £8,567 14s. 1d.

Three very satisfactory features about the work of the Council are—

(1) The steady **increase** in the average size of the dwellings being planned; and the steady **decrease** in the average cost per room.

These are mainly due to the fact that a large number of cottages are either planned or in course of erection upon cheap land in the suburbs, under Part III of the Act of 1890.

(2) The actual cost of the land is charged against these latter schemes, instead of a reduced or housing valuation.

(3) The steady improvement in the financial position of the dwellings due to the decrease in working expenses, which has followed upon the establishment of a Housing Department, charged with the complete management of the dwellings, instead of leaving it in the hands of several other departments, as was for some time the case.

The following table of rent and expenses for 1901 shows, with respect to 2,266 dwellings, containing 5,756 rooms, how the various blocks compare with regard to the constituent items of expenditure :—

Analysis of Working Expenses.

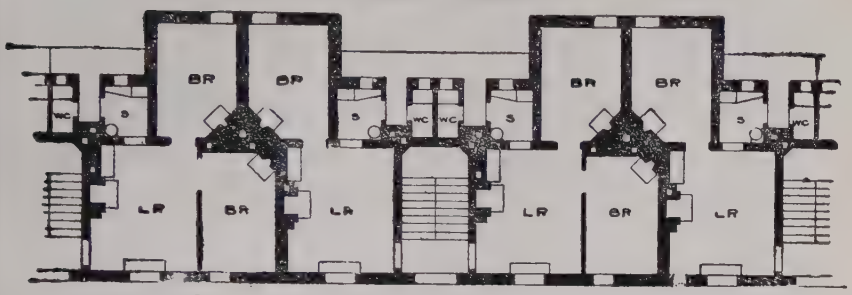
	Rents received	Supervision & collection.	Repairs etc. (transfers to Fund).	Rates, Taxes, Light'g and Insurance	Interest on Loans.	Sinking Fund.	Result of Year's Worki'g
Part I Schemes—	£	£	£	£	£	£	£
Boundary Street	25780	1612	2382	8260	9471	2781	+1129
Goldsmiths' Row Cottages	458	22	60	121	230	74	− 51
Brook Street	999	48	160	275	479	141	− 104
Hughes Fields	1874	89	300	422	1112	356	− 410
Cable Street	2577	134	350	640	1022	315	+ 95
Shelton Street	1481	70	160	364	703	226	− 45
Part II Schemes—							
Brookes' Market	274	13	32	71	104	28	+ 25
Borough Road	1823	87	190	422	810	213	+ 94
Green Street and Pocock Street	1118	53	120	235	398	98	+ 213
Part III Schemes—							
Dufferin Street Dwellings	576	53	130	148	183	56	+ 4
Green Street and Gun Street	1675	80	200	376	696	208	+ 110
Holmwood Buildings	368	17	65	97	145	39	+ 3
Millbank Estate (Part of)	9638	545	975	1882	2318	604	+3298
Thames Tunnel (Blackwall) Acts, 1887 and 1888—							
Council Buildings	730	35	113	207	481	152	− 258
Westview, Armitage, and Collerston Cottages	1267	60	200	273	945	299	− 513
Idenden Cottages	1042	50	140	240	527	186	− 109
Cotton Street	573	27	90	152	205	53	+ 44
TOTAL	52253	2995	5667	14185	19829	5829	+3525

There are a few slight discrepancies in the above figures, but only such as are due to the use of round numbers throughout.

The following analysis of the expenses for 1899, 1900 and 1901, shows which items press most heavily upon the rents :—

	Per Cent. of Rent.	Per Cent. of Rent.	Per Cent of Rent.
Working Expenses:	**1899**	**1900**	**1901**
Supervision	9·37	7·38	6.96
Lighting Water and Insurance	9·11	10·20	8·57
Stores and Incidentals	0·34	0·37	0·53
Repairs and Renewals	13·18	10·89	11·01
Rates and Taxes	16·69	18·22	18·37
Loan Charges:			
Interest	42·24	36·60	35·87
Sinking Fund	12·60	11·10	10·54
Surplus		5.24	8·15
Deficit	3·53		

CABLE STREET

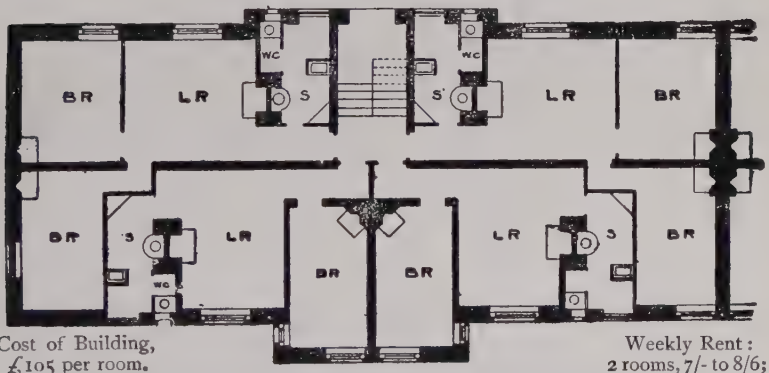


Cost of Building, £91 per room.

FIRST FLOOR PLAN

Weekly Rent:
2 rooms, 5/6 to 6/6;
3 rooms, 7/6.

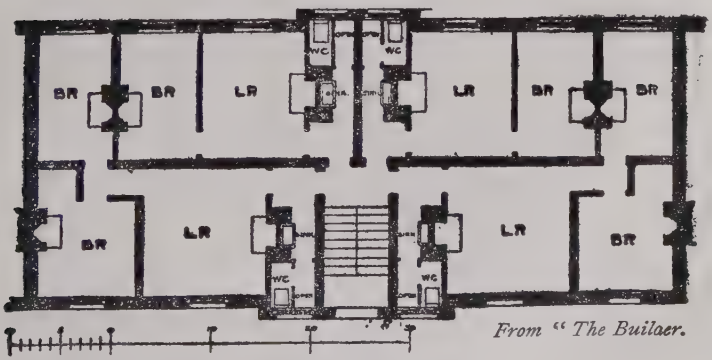
CAINSBOROUGH BUILDINGS



Cost of Building, £105 per room.

GROUND FLOOR PLAN

Weekly Rent:
2 rooms, 7/- to 8/6;
3 ,, 8/6 to 10/-



From "The Builder.

A SELF-CONTAINED-BLOCK MINIMUM

Details as to Construction of London Block Dwellings.

As the London County Council have erected more block dwellings than any other authority, and as these dwellings have had to be designed under hygienic conditions imposed by Government departments, in addition to the requirements of the Building Acts, it may be useful to give some details with regard to the various types of dwellings.

The blocks are **built of bricks,** and usually consist of four square storeys, with a Mansarde storey in the roof, each storey about 8 feet 6 inches high in the clear. The earliest blocks were finished with flat roofs, to be used as playing grounds and drying grounds for clothes, but the noise made the former objectionable, and the dirt spoiled the clothes. There is a clear open space of at least 40 feet at the rear. The ground floor level is usually a foot or more above the pavement, but some have half basements with sunk areas front and rear. The **front elevation** was plain and square at first, but afterwards the outlines were more varied, and, by the use of bricks of different colours, or terra cotta bricks, some variety of appearance was obtained, although at some extra expense.

The **staircases** are from 6 feet 6 inches to 7 feet 6 inches wide for two flights, and are ventilated through windows or other apertures direct to the open air, internal staircases being strongly objected to. It is preferred that the entrance should be at the rear.

The average **size of rooms** is as follows :—

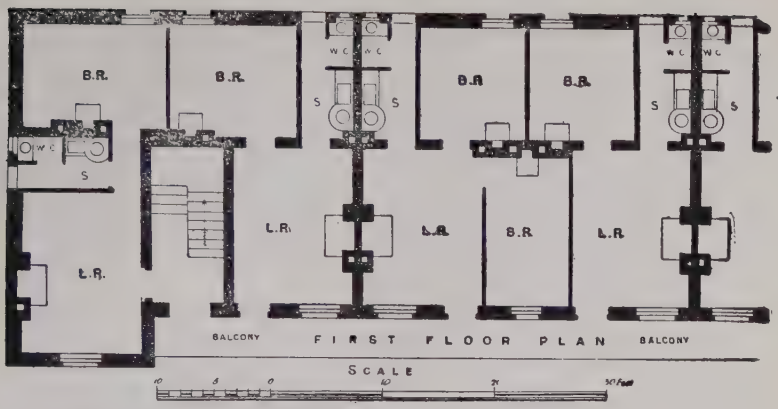
	Living Room. sq. ft.	Bedroom. sq. ft.		Living Room. sq. ft.	Bedroom. sq. ft.
Brook Street -	152	113	Churchway	153 to 160	102 to 110
Trafalgar Road -	144	105	Brookes' Market	152	100
Hughes' Fields -	148	102	Ann Street	144	96
Cable Street -	145 to 162	96 to 117	Green and Gun St.	153	97
Shelton Street -	159	102	Falcon Court	148 to 173	109 to 119
Holborn to Strand -	144	96	Clare Market	144	96
Boundary Street	146 to 184	97 to 132	Millbank	144 to 165	100 to 125

The **floors** are all fire-resisting, and constructed of coke breeze and cement, carried by steel joists with wide flanges which hold the concrete, and covered with thin floor boards nailed down close. They are thinner than wood floors, saving a course of brickwork in the height of walls.

Through ventilation is insisted upon, and no bedroom may be connected with any other bedroom, but is generally entered from the living room.

Dustshoots are not provided, but each tenant has a dust receptacle which may be either emptied into the dustbin in the common yard at the rear, or collected by the municipal dustmen.

Each **self-contained dwelling** has its own scullery and closet, but there is a great variety in the nature and arrangement of the office accommodation allowed to each tenant. Examples of this variation are shown in the plans on page 87. In the self-contained dwellings, every desirable part of the dwelling, is enclosed within the entrance door. The closets are cut off from the tenement by an open lobby, and are not entered from the scullery, as in the case of many older artizan's dwellings.

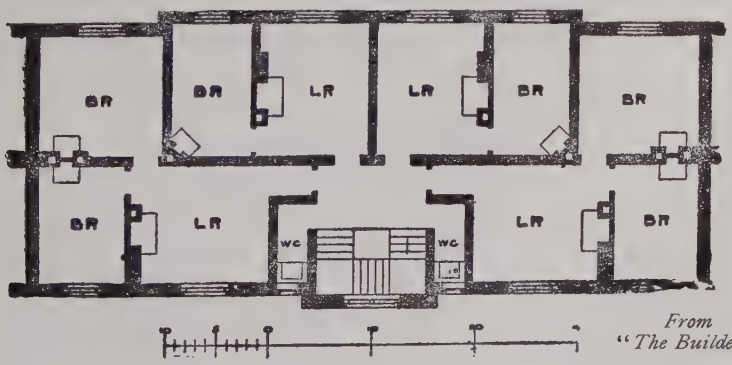


Adelaide Buildings, Ann Street, Poplar.
Cost of Building, £75 per room. Weekly Rent—2 rooms, 5/- to 6/-; 3 rooms, 7/- to 7/6.

The number of rooms approached on each floor by one staircase is usually from five to six in the case of self-contained dwellings, but in the case of Gainsborough Buildings, Millbank, 10 rooms per staircase on each floor have been provided at the cost of a slight sacrifice in through ventilation, and a small waste of space in internal passages. (See p. 87).

Balcony Dwellings on the gallery plan have been constructed at Poplar and Shadwell; all the tenements being approached from galleries that extend along the front of each storey. The block is perfectly rectangular, the planning is most simple, and one staircase will serve a large number of dwellings. The balcony system has been objected to on the ground that it obstructs direct sunshine, and is too much exposed in the higher stories, especially in bad weather.

The **associated dwellings** have detached closets and sculleries arranged in a corridor, but in nearly every case there is a separate W.C. for each tenant, and often a separate scullery, so that the economy derived in similar undertakings elsewhere, by having one W.C. and one scullery between four or more tenants is not secured to any great extent by the County Council. *(The plan herewith shews a block with the minimum of such accommodation).*



From "The Builder."

AN ASSOCIATED BLOCK. MINIMUM.

With this arrangement, however, it is possible to get as many as thirteen rooms on each floor approached from one staircase, and although there is a rather large proportion of passage, and only one line of living rooms in part of the block, yet these uneconomical conditions are a little more than balanced by the saving of staircase space and construction. *(See plan, Taplow Buildings, p. 81).*

Between the blocks large paved yards are provided, which form playgrounds for the children. The cost per foot cube varied considerably, being 8½d. for Green and Gun Street Buildings, Southwark, and 10d. for Cobham Buildings, Green Street.

Sites Acquired for Additional Building Schemes.

Four very expensive sites were acquired under Part III during 1899-1900 for rehousing persons displaced by the Clare Market Improvement, and the new street from Holborn to the Strand. One of them, the site of Reid's Brewery, cost £200,000 for three acres, and its "housing value" is put at £45,000, corresponding to a site charge of about £43 per room, instead of £200 per room, the actual cost. The other three sites cost £118,440, and are written down to a still greater extent, while the actual site cost per room will be over £117.

In January, 1900, the Council bought 38½ acres at £1,150 per acre, in **Totterdown Fields, Tooting,** where the erection of some 2,000 workmen's cottages has been commenced, to accommodate 11,000 persons at an estimated capital cost of £495,000. The first 276 cottages, however, will cost about £270 each for building only. In November of the same year 31 acres were bought at **Norbury, Surrey** (just outside the County boundary), at a cost of £20,000, on which 762 cottages will be erected, accommodating 5,800 persons at a cost of about £250,000. The vendor has reserved 500 feet frontage to the road, leaving two 45 feet openings for new roads to the estate. There will be 551 cottages at the following rents :—3 rooms, 7/- to 9/-; 4 rooms, 9/6; 5 rooms, 11/- to 11/6 per week; and 211 cottage flats at 6/- for two rooms, and 6/6 for three rooms.

At **Lordship Lane, Tottenham,** 225 acres of land have been secured on two sites at a cost of £90,000 On the southern site, which contains 179 acres, accommodation will be arranged for :—

2,976	persons in	346	first-class cottages ;
11,988	,,	1,950	second-class cottages ;
11,400	,,	1,900	third-class cottages ;
3,360	,,	336	fourth-class cottage flats.

On the northern site there will be accommodation for :—

1,448	persons in	235	second-class cottages ;
2,892	,,	482	third-class cottages ;
3,120	,,	312	fourth-class cottage flats.

The rents will range from 6/- to 9/6 per week, and a total of 37,124 persons will be accommodated. There will be gardens and recreation space, model laundries, wash-houses and baths. Sites have been acquired at **Holloway** to house 1,050 persons ; **Caledonian Asylum,** 1,400 persons, and also open land at **Wormwood Scrubbs,** near the Notting Dale Area in West London.

GLASGOW.

A brief account of the clearance schemes and model lodging houses in connection with the Improvements Trust has already been given (Chapters VI and VII). It now remains to speak of the dwellings erected by the City Improvements Department. These consist of 36 separate properties, containing 1,515 houses. The average rents are as follows :—

Per room, 15/- per month for artizans; 10/- per month for labourers; or
One-room dwellings (cubic space, 1,100 to 1,800 c. ft.), 11/3 per month;
Two „ „ total „ 1,800 to 3,300 „ 18/- „
Three „ „ „ 3,000 to 5,000 „ 24/6 „

About one-third of all the houses built are specially provided for the poorest classes, and are let as under :—

10/- per month for one room dwellings.
14/- „ two „

The rates are paid by the tenants and collected by a special arrangement along with the monthly rents.

It may be noted here that the custom of letting on an annual tenancy is being given up in favour of letting at monthly rents. The size of the houses and their local distribution is shewn in the following tables:

Situation.	Total Number	One Room.	Two Rooms	Three Rooms	Above Three Rooms	Shops.
South Central District—						
South of Trongate and Gallowgate, and East of Stockwell Street -	710	186	432	81	11	133
North Central District—						
North of Trongate and Gallowgate, and largely in Townhead - -	353	87	222	44	—	16
Western District—						
West of Stockwell Street, entirely in Stobcross Street neighbourhood -	121	30	84	7	—	22
High Street Tenement - - -	6	—	—	6	—	3
S. James Road - - -	28	1	23	4	—	—
Haghill Tenements - - -	153	69	84	—	—	4
Stobcross, Clyde, and Piccadilly Streets	63	26	36	1	—	—
Cumberland, Greenhead, and William Streets - - - - -	81	32	40	9	—	9
Total - -	1,515	431	921	152	11	187

In Scotland a building containing several separate dwellings is called a tenement, and each dwelling is called a house, but in the following pages the English nomenclature, which is just the opposite of this, is followed. The bulk of the Glasgow dwellings, as shown above, consist of one or two room tenements in four storey blocks constructed of stone. The rooms are larger than those in London blocks, but the appurtenances and construction are decidedly inferior, hence the cost per cubic foot, especially in recent buildings works out considerably

less than in London. Nearly all the blocks are erected on what is known as the balcony system. The proportion of site built upon varies from 40 to 55 per cent., and its value for housing purposes is fixed at about 20/- per square yard, which imposes a charge varying from one-eighth to one-seventh of the total rent. The actual **cost of site** has been from 4/6 to £6 per square yard.

The **cost of building** is officially stated to be from £70 to £85 per room, and works out in typical cases as follows :—

Date of Building.		d.		£	
1890	Saltmarket (brick)	$5\frac{1}{3}$	per cubic foot	92	per room.
1895	Morris Square (stone)	$5\frac{1}{4}$	,,	71	,,
1896	Kirk Street	$5\frac{1}{2}$	,,		
1897	S. James Road (No. 2)	6	,,	93	,,
1900	S. James Road (No. 3)	$4\frac{3}{4}$	,,	about	
1900	Haghill Tenements	$4\frac{1}{4}$	,,	70	,,

The **cubic space** per inmate in one-room dwellings is from two to three times as much as is given to inhabitants of "ticketed" houses, and from 50 to 150 per cent. more than that of dwellings classified as "uninhabitable." The **rent per 1,000 cubic feet** varies from 1/4 to 1/8 per week, as against 1/4 to 1/11 per week charged for uninhabitable and ticketed houses. In the case of two room dwellings, the accommodation is about 60 per cent. more in the models than in the slums, and the rent per 1,000 cubic feet varies from 1/1 to 1/8 per week.

Special Conditions of Glasgow.—There are several features of Glasgow life and housing conditions unlike those which obtain in the rest of the British Isles, but similar in many respects to some continental cities, and as these have determined to some extent the nature of municipal efforts, it may be well to mention them briefly.

(1) **"Ticketed" Houses.**—Houses of three rooms and under, containing less than 2,000 cubic feet, are measured by the sanitary inspector, and have a small metal ticket fixed on the door. This ticket shows the total cubic contents, and the legal number of inmates, at the rate of 400 cubic feet per adult or child over ten years old. Night inspection is maintained in these houses, and cases of overcrowding are prosecuted. There are about 20,000 such "houses" in Glasgow. There are some men living in these houses earning 30/- to 66/- per week, the average earnings being 20/6¾ in the case of one-room houses, and 26/5½ in the case of two-room houses. The rents are 2/- to 2/1 per week for one-room houses, and 2/6 to 2/9 per week for two-room houses. Houses classed as "uninhabitable" are rented at 1/7 per week for one room, and 2/- per week for two rooms, this rate appearing lower than it really is owing to the rooms being so small.

(2) **Rents are comparatively low.**—In the next place, speaking generally, the workman expects to pay a much smaller proportion of his income on rent than is willingly paid in large English cities and many small towns. Mr. Menzies, the Housing Manager, puts the rent paid by the various classes of workmen as follows: The poorest class pay £7 per annum and live in single rooms; the unskilled labourers pay £8 to £10 per annum and live in two inferior rooms; the ordinary artizans pay £9 to £12 per annum and live in two decent rooms; the better paid artizans pay only £10 to £14 per annum and live in two or three rooms. There is, however, no such arbitrary division of classes strictly as above, and many poor men willingly pay more rent than well-to-do workmen, when they have realised that in such a matter of life and death as housing, it is bad economy to lower the standard of health and comfort by limiting expenditure on rent to any definite proportion of the income, so long as economies less dangerous can be effected in other directions.

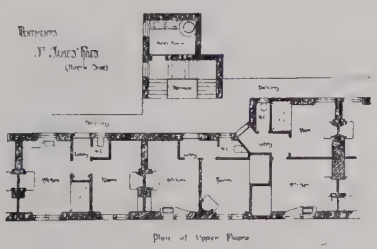
(3) **Heavy building constructions.**—In the third place, the Scotch have a prejudice against buildings not made of stone, and as the walls are expected to be 18 inches thick, this means that cottages in Scotland cost as much, if not more, than

From "The Municipal Journal."

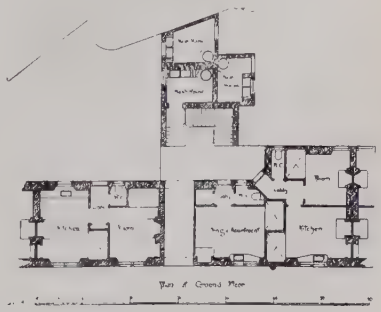
S. James Road Dwellings.

Cost of Building, 4¾d. per cubic foot, or £70 per room.

Rents—one room, 10/- per month; two rooms, 14/- per month. *(See p. 93).*

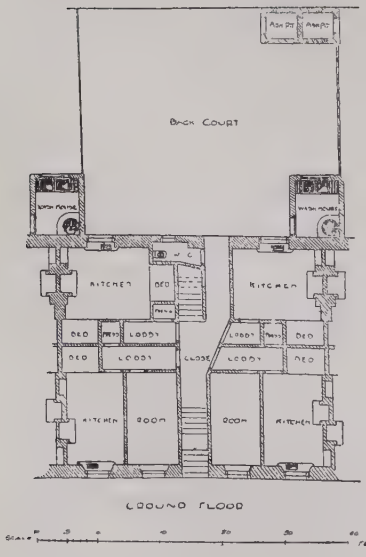


Plan of Upper Floors



Plan of Ground Floor

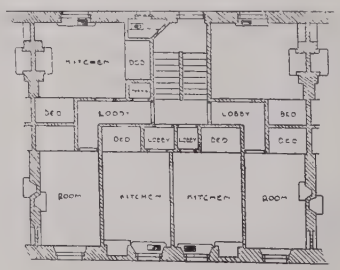
From "The Municipal Journal."



Haghill Dwellings.

Cost of Building, 4¼d. per cubic foot, or £70 per room.

Rents—one room, 10/- per month; two rooms, 14/- per month. *(See p. 93).*



block dwellings. The natural consequence of this has been to encourage block dwellings and to discourage small separate cottages; a tendency which landowners have done all in their power to maintain.

(4) **"City-dwelling" almost a disease.**—In the fourth place, these forces making for concentration of population have gradually developed the gregarious tendency to such an undue extent as to render city life, with its special attractions, almost a second nature with the Glasgow workman. Here may be seen daily the peculiar spectacle of several thousands of workmen going out eight miles into the country districts for their work, and returning at night to their dwellings in the congested central districts of the city, the population of which, during the years 1892 to 1898, gained 6,332 by excess of immigration.

Cheap Block Dwellings for the very Poor.

The municipal authorities having once adopted the theory that housing schemes must be mainly adapted to meet the customs and inclinations of the people in the matter of rent, structure, and situation of dwellings, it is not surprising to find that the most recent municipal efforts have been directed towards providing cheap block dwellings at low rents, rather than new and better types of dwellings which would require a larger proportion of the workman's income to be allocated for rent.

Two typical groups of dwellings are those in S. James Road and Haghill Tenements, which are the latest completed buildings, and are considered to be specially suitable for the very poor. They are very plain in appearance, and simple in construction. There is a common yard in the dwellings. Haghill Tenements are entered from a staircase, and S. James Road from a rear balcony. The floors are the ordinary boarded joists filled in with dry ashes to make them sound proof, but this is likely to provide a harbour for vermin. Through ventilation is not insisted upon to the same extent as in London and by the Local Government Board. In very few cases are separate w.c.'s and sculleries provided for each dwelling. In Haghill a stair-head closet serves four families. No provision is made for ashes and refuse from the upper floor, except by an ashpit in the yard which, in the case of the Haghill Tenements, serves 16 dwellings, and has to be emptied by carrying the refuse through the buildings to the street, as there is no back passage. There is a bed recess, about $4\frac{1}{2}$ feet by 6 feet, with two bunks and a corrugated iron screen in each living room. Each bed recess is fitted with a galvanized iron bed bottom and a wire spring mattress. Each block has a resident caretaker, who collects rent and does trifling repairs.

Special efforts were made to secure that the poorest classes should occupy the dwellings, preference being given for one-roomed dwellings to those whose wages were under 22/-, and for two-room dwellings to those who earned less than 26/- per week. The Corporation in this manner have housed in the blocks—

49 tenants with wages under 24/- per week, average.
105 „ „ „ 21/6 „ „
27 women „ „ 10/3 „ „

The tenants of other dwellings include skilled labourers in the big works and factories, and unskilled labourers engaged in public works in the vicinity.

The shadow thrown across the S. James Road dwellings in the illustration is instructive, as shewing how sunlight is shut out of the rooms for many hours wherever a block dwelling faces a comparatively narrow street.

Analysis of Working Expenses in Glasgow Dwellings.

The management expenses are below those of London, and vary from **26 to 29 per cent.** of the receipts; about half of this percentage being for rates, taxes, and insurance, and about one-third for repairs. The dwellings realize a **net profit of about 4½ per cent.** per annum.

The following figures, based on a return by Mr. Fyffe, the Chief Sanitary Inspector of Glasgow, and giving the detailed weekly expenses **per 1,000 cubic feet,** may be of interest, showing as they do what are the constituent items in determining the rents, and thus indicating in what directions and to what extent possible, reductions may be made. The variation in the cost of building is somewhat dependent on the size of the room, and the quality of its fittings and appurtenances.

(*It is important to note that the figures below are "per 1,000 cub. ft.," not per room*).

DWELLINGS.	Ground Rent.	Interest on Cost of Building 2¾ %	Management, Rates, & Taxes.	Repairs.	Surplus.	RENT. per 1,000 cubic ft.
S. James Road:	d.	d.	d.	d.	d.	s. d.
1 room	2½	7	2½	1½	1	1/2½
2 rooms	2½	7	2¾	1½	1	1/2¾
Saltmarket:						
1 room	3¾	6½	3	1¾	3¼	1/6¼
Kirk Street:						
1 room	3	6	3	1¾	2¾	1/4½
2 rooms	3½	6½	3½	2	3	1/6½
*Cathedral Court:						
1 room	2½	8	6	½	—	1/10 to 1/5
2 rooms	2¾	8½	6	¾	¾	1/11 to 1/6¾
*George Court:						
1 room	3½	4	6	2	7½	1/11
2 rooms	3	2¾	4½	1¾	6	1/6
*Ardgowan Place:						
1 room	2½	4½	5¾	1¼	7½	1/9½
2 rooms	2	3½	4½	1	6	1/5
Rotten Row:						
1 room	2½	4½	3¼	2¾	6½	1/7½
2 rooms	2¾	4¾	3½	3	7½	1/9½
3 rooms	1¾	2½	1¾	1¾	4¼	1/-
Crookstone St.:						
1 room	3¼	4¾	3¾	1¾	11	2/0½
2 rooms	2½	3½	2½	1½	8	1/6
S. James Road:						
1 room	3	4¾	3¾	1½	11½	2/0½
2 rooms	3	4¾	3¾	1½	11½	2/0½

* *Glasgow Workmen's Dwellings Company.*

CHAPTER IX.

PROVINCIAL MUNICIPAL DWELLINGS.

Liverpool, Manchester, Salford, Birmingham, and Hornsey.

LIVERPOOL.

The abnormally high death-rates of this city, and especially its terrible records in infant mortality, have at last stimulated men and women of all classes and opinions to make determined efforts for effecting the much-needed improvement in the homes of the people. An energetic housing association has been steadily at work rousing and forming public opinion. The Housing Committee of the City Council during the last three or four years has grappled more boldly with the duty of supplying new dwellings, and, what is equally important, a very capable and sympathetic staff of permanent officials have left no stone unturned in the endeavour to meet the requirements of the poor and the public. The whole of the dwellings are under the control of the manager, who is attached to the City Surveyor's staff, the rents being collected by two superintendents, at salaries of £130 and £90 per annum, with uniform, gas and coal. The salaries are apportioned *pro rata* against the rentals of the various dwellings. The accompanying plans and particulars are mainly derived from information kindly supplied by Mr. F. B. Turton, Deputy Surveyor.

This city began its housing operations by erecting **block dwellings,** but during recent years has abandoned that type of building in favour of three storey tenement houses. The earliest blocks were **S. Martin's Cottages** (six) erected in 1869, and consisting of four outer blocks five storeys high, and two inner blocks three storeys high, with 328 rooms in 131 tenements. Each tenement has a separate scullery and w.c. The **Victoria Square** Dwellings, erected in 1885, consist of 5 five-storey blocks, containing 607 rooms in 271 tenements and 12 shops. The buildings are cheerful looking, and front an open space. They are in good repair, but there is only one w.c. and scullery to two tenements.

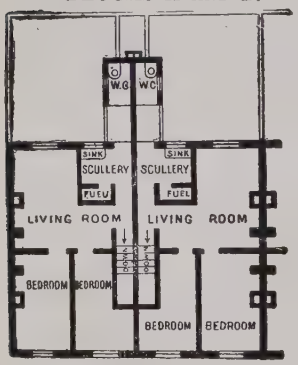
Juvenal Street Dwellings, erected in 1890, consist of 4 four-storey blocks and one three-storey block, containing altogether 157 rooms in 101 tenements and one shop. Living rooms average 154 square feet, bedrooms 132 sqare feet.

At **Fontenoy Street** block dwellings have been erected, somewhat like the Glasgow style, at a cost of £63 per room, or 7d. per foot cube. The staircase walls are of glazed brickwork.

All the rooms in the block dwellings are 9 feet high.

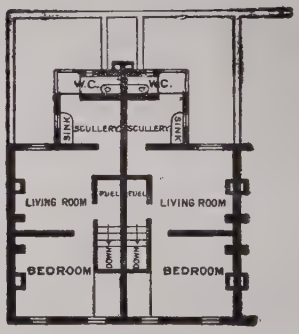
The **Arley Street cottage flats**, here shewn, were erected in 1897. They are built in three blocks, each two storeys high, and consist of 83 rooms in 34 tenements. Each floor forms a separate flat, with a separate entrance direct from the street. Blocks A and B are alike, and all the rooms are kept under one roof. The ground floor flat contains living room, bedroom and scullery; and the first floor flat, living room, two bedrooms and scullery, the latter in each case taking a piece out of the back room, making it an awkward shape. Block C has the scullery placed at the rear outside the main roof, so that the rooms are simply square boxes on each floor. A certain amount of passage room is wasted in each dwelling. The rooms are 8 feet 6 inches in height. The floors are of ordinary wood joists and boards, not fireproof. The cost for building was £61 5s. per room, and 4·81d. per foot cube.

BLOCKS A AND B.

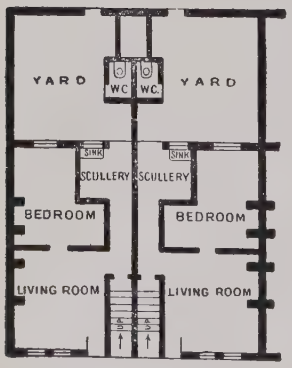


FIRST FLOOR PLAN.

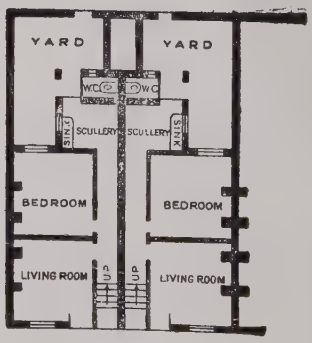
BLOCK C.



FIRST FLOOR PLAN

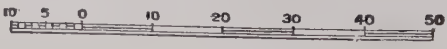


GROUND FLOOR PLAN.



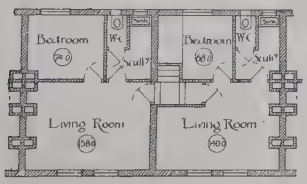
GROUND PLAN

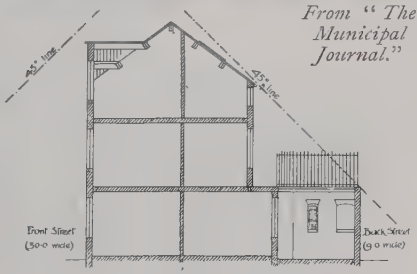
SCALE OF FEET.



LIVERPOOL TENEMENTS FOR THE VERY POOR.

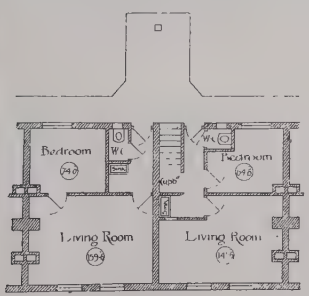
From "The Municipal Journal."





Second Floor Plan — Scale — Section

feet 10 5 0 10 30 feet



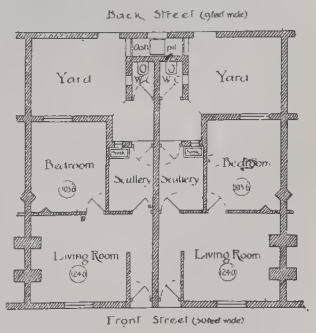
Gildarts' Gardens.

(TYPE F).

Cost of Building, £44 per room.

Weekly Rents—two rooms, 2/3 to 3/6.

(See page 97).



LIVERPOOL.

ARLEY STREET
COTTAGE FLATS.

(See p. 96).

Cost, £66 10s. per room for building.

Rent, ground floor, 4/6; first floor, 5/-.

The old, dilapidated three-storey dwelling on the left, occupied by several families, is an instructive example of the kind of buildings for which these flats are substituted.

From "The Municipal Journal."

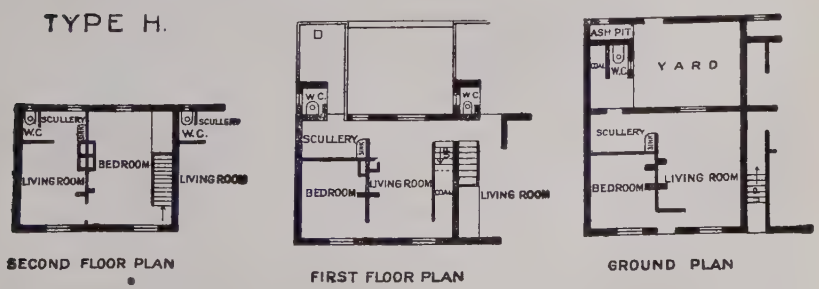
Cheap Tenements for Very Poor.

The special features of Liverpool housing, however, are the cheap dwellings in tenement houses, specially provided for the very poor. They have each a separate w.c. (costing about £12 per w.c.), and nearly all have a separate scullery, while there is generally an ash bin to every two tenements. There are yard walls at the rear, acting as boundaries of the ground floor dwellings, and as supports for the first floor yards and staircases. All the later dwellings have concrete floors on iron joists. The walls of the rooms are not plastered.

Gildart's Gardens.—The late City Engineer, Mr. Boulnois, recently tried to solve the problem of houses at a unit of about 1/- per room per week for the poorer class of labourers, with two rooms, as a rule, allowed for each family. He had to make the dwellings comfortable and healthy for the poor labourers, and unattractive for artizans. There was to be no architectural adornment. Plain substantial buildings were designed. There were no superfluous corners or cupboards in the rooms. The construction was strong, but not expensive. Sound brick walls, strong boards in pitch, and floors which were proof against damp were used. The stones required were manufactured out of the clinkers at the refuse destructor works. No plaster was used. Inside walls are faced brick, colour-washed. Cement filling between joists, to which floor boards are nailed. The Council built themselves. The building surveyor engaged the foreman and the workmen. The cost was about £54 per room. All rooms are about 8 feet high.

The dwellings are of three types. They are all very uninviting in appearance. Type F houses, of which 21 houses have been built, are arranged in blocks three storeys in height, each house containing a tenement of two rooms on every one of the three floors. The ground floor tenements are entered directly from the street, and the upper tenements from a common balcony running along the rear of the house at the level of the first floor. There is an open yard on the ground level to be used only by the occupants of the ground storey dwelling, and there is a small yard at the level of the first floor, in the rear of the building, common to the occupants of the first and second storeys. The frontage of each house is 15 feet, and the depth 21 feet. The house is not quite the height of the width of the street which it faces, and at the rear there is a narrow roadway, at an angle of 45 degrees, from which rises the height of the building. This type of house is for the very poorest classes. Type H is similar, but has the entrance direct from the street staircase.

Scale, $\frac{1}{300}$ *Living rooms, 110 to 165 sq. ft; bedrooms, 72 to 117 sq. ft.*



Another type, of which only two have been built, are the same height, but the ground storey contains a tenement of four rooms, and each of the upper tenements two rooms. The entrance to the upper flats in this case is obtained by the same doorway as to the ground floor dwelling. The houses are larger, the frontage being 23 feet 6 inches, the depth 24 feet, and the area 63 square yards. The same arrangement has been followed in the rear for providing yards and air spaces.

Five houses have been erected of Type G. The ground floor in each of these contains a tenement of three rooms, while each of the upper storeys contains a tenement of two rooms. The entrances are the same as in the house last described, and the same arrangement has been followed in the rear of the building. The frontage of each house is 20 feet, the depth 18 feet, and the area 40 square yards.

These houses are situated in the most crowded part of Liverpool—the Scotland Yard—where the death rate is 40 per 1,000. It is packed with a dense Irish population, all very poor. The cost of clearing the site was £1 2s. 0d. per square yard. Had the Corporation parted with the land it would have sold it for the purpose of working class dwellings at 5s. per square yard. The price of the cleared site was fixed at 12s. per yard, which is the market value. The capital on the land and buildings had to be paid back in 30 years. The rent of the cheapest two-roomed dwellings is 2s. 6d. per week for two rooms and a scullery with the use of yards, &c. If we reckon the scullery as worth half a room, the engineer's estimate holds good. The average rent works out at 1s. 5d. per room per week. The tenants belong to a very poor class, and the houses are greatly in demand.

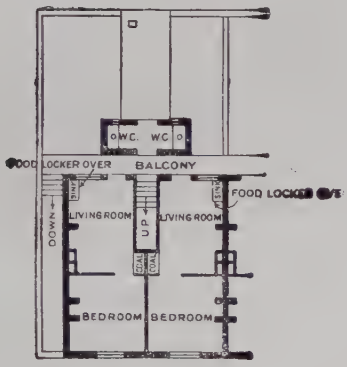
Recent Important Schemes for Tenement Houses.

During the past two years an improved type of cheap dwelling has been adopted, and although the cost per room has been higher than in the case of Gildart's Gardens, a much more pleasant, convenient, and civilising set of buildings are now being erected. All of them are intended to rehouse tenants dispossessed from adjoining slums, and it is noteworthy that close upon 1,000 dwellings have been either built or planned during the past two years, as compared with a little over 606 in the preceding half century. They are nearly all tenement houses, and have been or are being erected in the following streets :—

	One-room.	Two-room.	Three-room and over	Total No. of Rooms	Valuation of Land & Buildings.
Erected.					£
Dryden Street	—	160	22	392	30,727
Kempston Street and Fontenoy Street	—	46	49	258	21,747
In Course of Erection.					
Kew Street and Newsham Street	—	69	45	282	Cost per room, £70.
Arley Street	—	2	2	10	
In Contemplation.					
Clare Street and Shelley Street	—	36	54	252	
Adlington Street	48	60	143	607	
Gildart's Gardens	31	22	88	348	
Arley Street	—	4	4	20	
Upper Stanhope Street	20	8	32	144	
Mill Street	19	6	30	136	
TOTAL	118	413	469	2449	

TYPE A.

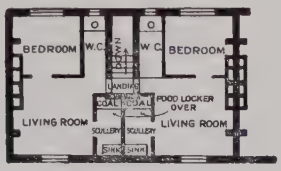
SECOND FLOOR PLAN



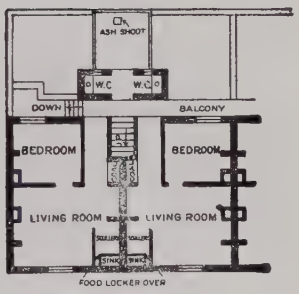
FIRST FLOOR PLAN

GROUND PLAN

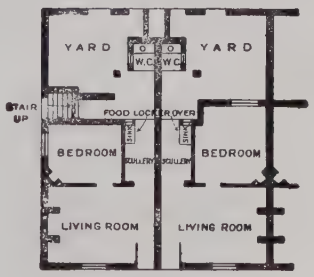
TYPE B.



SECOND FLOOR PLAN



FIRST FLOOR PLAN



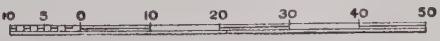
GROUND PLAN

Dryden Street Tenements, Liverpool.

Cost of Building £59⅓ per room, or 7·07d. per cubic foot.

Weekly Rents—two rooms, 3/- to 4/-; three rooms, 4/6.

SCALE OF FEET



A description of one of the cheapest groups which are already completed and occupied, will give a good idea of their general character and arrangements as to cost, rents, etc.

The **Dryden Street and Rachel Street** Dwellings (completed in April, 1901), comprise two blocks of three-storey dwellings, containing 396 rooms in 182 tenements (mainly two rooms), and a recreation room, with yards on the ground and first floors. Access to the first floor tenements is from a balcony running the whole length of the back of the blocks; the second floor tenements being reached by a staircase off the balcony. The sizes of the rooms in the respective tenements are as follows:—

132 two rooms (first and second floor), living room, 121 sq. ft.; bedroom, 85 sq. ft.; let at 3/- per week.
28 two rooms (ground floor), living room, 162 sq. ft.; bedroom, 116 sq. ft.; let at 4/- per week.
16 three rooms (ground floor), let at 4/6 per week.
6 four-room tenements, let at 6/- per week.

They are brighter in appearance than those in Gildart's Gardens. The cost of building, exclusive of a hot water supply which is given throughout the dwellings, was £59⅓ per room, or 7·07d. per foot cube.

The capital outlay was—land, £4,173; buildings (including hot water supply), £26,554; being a total of £30,727.

During part of 1901 the receipts were £626 and the expenses £305, leaving a gross profit of £321, so that as the full year's receipts would be £1,586, the annual profit will probably be about £900, sufficient to pay interest at two-and-a-half per cent., and repay the principal in 75 years.

Financial Results.—From the date of erection up to the year 1902, it appears that the average annual income of the block dwellings (see p. 69), costing £102,172, has been £5,182, and the working expenses, including rates, £2,392, thus leaving a **gross profit of £2,689** per annum, which would be sufficient to pay interest at two-and-a-half per cent. and to repay the principal of the building loan in 100 years. In addition to this the dwellings have provided an annual contribution of some £784 towards the city exchequer in the form of rates.

In the case of the tenement buildings only a few have been occupied long enough to give returns, but those in Arley Street and Juvenal Street, costing £15,840, have shewn average annual receipts of £994, and working expenses amounting to £384, thus leaving an annual **gross profit of £606**, which would be sufficient to pay interest at 3 per cent. and to repay the principal of the loan in 50 years. In addition there has been a contribution of £180 per annum towards the city exchequer in the form of rates. These figures are interesting because they show that by limiting the loan period to 30 years and charging for interest above the market rate an artificial loss or deficit on profitable municipal housing schemes can be created, and in many cases is created, by the Local Government Board and other branches of the central Government.

LIVERPOOL MUNICIPAL DWELLINGS.

(See pp. 71, 99 and 100.)

THREE STOREY TENEMENT HOUSES—DRYDEN STREET.

Cost of Building, per Room, £67. Rent, per Room, 1/6 to 2/-.

MANCHESTER MUNICIPAL BLOCK DWELLINGS.

BACK OF BLOCK DWELLINGS—OLDHAM ROAD (No. 2).

Shewing Access to Dwellings.

Cost of Building, per Room, £116. Rent, per Room, 1/9 to 3/- per week.

MANCHESTER.

The re-housing schemes, consequent upon the clearance of the various slum areas referred to in pp. 47, 49 and 51, have necessitated the erection of block dwellings, tenement houses of various types, cottages, and a model lodging house of the Rowton House type, on the four areas concerned. *(See pp. 69, 71, and 77 for figures as to cost, etc).*

Details of Manchester Block Dwellings.

Block No. 2, on the Oldham Road area, consists of five-storey brick buildings, which enclose a large quadrangle, nearly an acre in extent, that forms an excellent playground. Much of the ground floor has been utilised for shops, some of which are let for £50 per annum, thus greatly helping the finances of the scheme. The dwellings on the upper floors are entered from very wide balconies (convenient for play-grounds), extending round all sides of the quadrangle, and approached by stone staircases leading from the street entrances at each corner of the building. The dwellings are arranged in pairs, and are mostly of two rooms. All the rooms are 9ft. high in the clear, and all floors are cement with iron joists. The average size of rooms is as follows:— One-room tenements, 130 square feet and 1,170 cubic feet; two-room tenements, one room containing 174 square feet and 1,566 cubic feet, and one room containing 108 square feet and 972 cubic feet.

Each tenement is provided with a well-ventilated food store and coal locker; dust shoots are provided in convenient positions in the back wall; one w.c. and sink is provided for every two dwellings, which is a disadvantage; and automatic or "penny-in-the-slot" gas meters are supplied to each dwelling.

At the top of the buildings, at the four corners of the blocks, laundries and drying rooms are arranged, partly on the roof and accessible from the top of the main staircase. The living rooms are at the front, and the bedrooms next the quadrangle and balconies.

The dwellings are well occupied by a good class of tenants, and the light and ventilation is ample. There are about 825 persons housed in 522 rooms, or one and three-fifths per room.

The **Pollard Street Block** is similar in arrangement to Block No. 2, but there are no shops, and the architectural treatment is very plain.

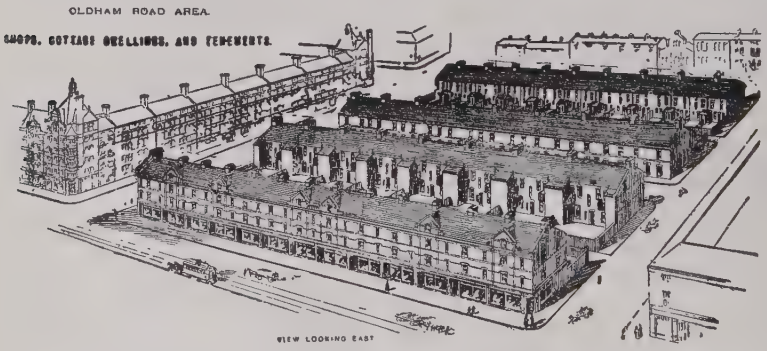
Details of Tenement House Dwellings in Manchester.

Oldham Road **No. 1 Area** is the site of several groups of two and three-storey dwellings, separated from Block No. 2 by a new street, 54 feet wide, called Spittal Street. On Oldham Road are self-contained tenements, consisting of shops on the ground floor, living room, kitchen, and scullery on the ground floor, two bedrooms on the second floor, and a good attic bedroom on the top floor. Each yard has an area of 560 square feet. At the back of these, and facing **Sanitary Street**, which is 36 feet wide, are two rows of **two-storey tenements**, with one common entrance to four dwellings. Each dwelling is provided with a sink and a separate w.c., entered from the yard in the case of the ground floor

tenements, and from a small balcony in the case of the first floor tenements. The height of all rooms is 9 feet in the clear. The living rooms and bedrooms have fireproof floors laid with boards nailed to wood joists; a system, however, which is said to give rise to much dry rot. The other floors and yard are of concrete with granite finish. The back yards (which are joint for two tenements) and the passages are not divided by walls but by unclimbable wrought-iron railings, 5 feet 6 inches high. This gives less privacy, but is preferable on sanitary grounds. In the case of the two-storey dwellings, dust has to be carried down from the first floor to the yard, one pail being allowed for two dwellings. Each tenant has a wooden coal bunker in the yard. The frontage of these buildings is 33 feet. The one-room tenements contain a room 14ft. 6in. by 12ft. 4in. The two and three-room tenements contain a living room 168 sq. ft. and 1,512 c. ft; bedrooms, ground floor, 136 sq. ft. and 1,224 c. ft.; bedrooms, first floor, 160 sq. ft. and 1,440 c. ft.

There are 425 persons housed in 285 rooms, or one and one-third per room. The staircases of these and all other tenements are of stone.

There are 18 two-storey five-room **cottages in George Leigh Street,** on the Oldham Road No. 1 area, built of dark red brick with slate roofs. An attic bedroom has necessitated the construction of 13½ inch walls up to the first floor, in order to comply with the bye-laws. This has brought the cost of building up as high as £65 per room although, as stated elsewhere, this expensive construction is quite unnecessary.



The above drawing is a bird's-eye perspective view of Oldham Road Area, Manchester. On the left can be seen part of Block No. 2. The facade to Oldham Road is of red stock bricks, freely ornamented with terra-cotta. The other walls are faced with local common bricks, with red terra-cotta and moulded brick strings, sills, and salt glazed dadoes. The roofs are of the best Bangor slates.

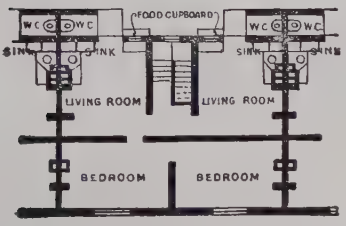
The four rows of buildings in the centre of the view are known as Oldham Road No. 1 Block. Their front elevation is of Ruabon pressed bricks, and the roofs are slated with best Seconds' Velinhelli slates. It is noteworthy that in no case are the party walls brought through the

Sanitary Street Tenements.

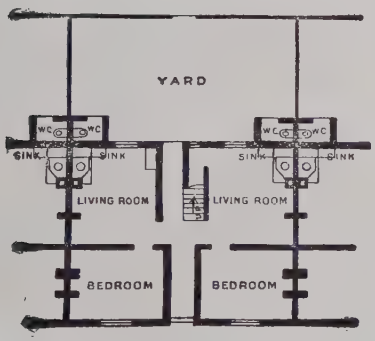
Cost of Building, £83 per room.

Rents—Two rooms, 4/6 per week;
Three rooms, 5/9 per week.

PLANS OF TENEMENT HOUSES.



FIRST FLOOR PLAN.

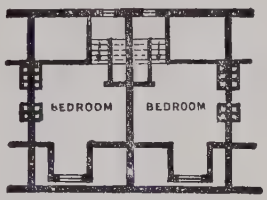


GROUND PLAN

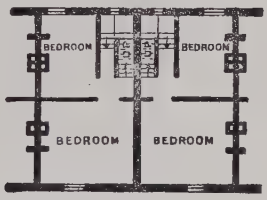
George Leigh Street.

Cost of Building, £65 per room,
and £327 per cottage.
Rents, 7/9 per week.

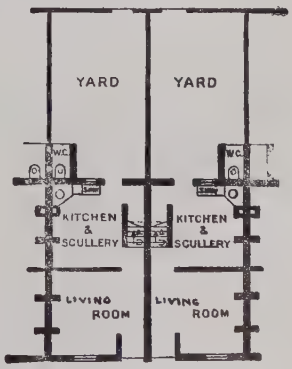
PLAN OF COTTAGES.



ATTIC PLAN



FIRST FLOOR PLAN.



GROUND PLAN

SCALE OF FEET.

roof. The two centre rows of dwellings are Sanitary Street Tenements, and the back rows are George Leigh Street Cottages. There are shops on the ground floor of dwellings facing the Oldham Road.

The **Chester Street** Area consists of four rows of tenement buildings, two storeys in height, on a somewhat similar plan to those on the Oldham Road Area No. 1 (Sanitary Street). The yards, however, are divided by the usual brick walls. *(See p. 70).* Each of the upper floor tenements in the Chester Street and Pott Street Areas are provided with a small, separate, overhead yard or balcony, on which the w.c. is placed.

The **Pott Street** Area consists of two rows of three-storey dwellings. A common staircase provides access to three two-roomed and three three-roomed dwellings. The two-roomed dwellings contain a living room, one bedroom, scullery with boiler and sink, well ventilated food cupboard against the outside wall, and a separate w.c. The coal bunker of the first and second floor dwellings is on the balcony yard. The outside walls are all 14 inches thick, and the walls dividing tenements are 9 inches thick, while the walls dividing rooms in the same tenement are 4½ inches thick. A superintendent resides on each block.

In connection with an Improvement Scheme at **Miles Platting**, 122 four-room cottages have been built. The first 60 of these cost £220 per cottage for building and £70 for site, and the area apportioned to each is about 1,000 square feet inclusive.

The **Model Lodging House** in Harrison Street, although a model of construction and management, has not been a success, mainly owing to its unsuitable position. The finances are steadily improving, but for the year ending 31st March, 1902, the working expenses exceeded the receipts by £387, and the total deficit for the year (including loan charges) was £1,520. *(Detailed figures as to the cost, etc., of the various dwellings are given in the tabular statements of pp. 69, 71, and 77).*

In addition to the erection of new buildings, the Council have paid gratuities of £15 per house to owners of insanitary back-to-back houses who have converted these unhealthy dwellings into through houses, by partly demolishing one house and adding the remainder to an adjoining back-to-back house.

In connection with the foregoing pages, Mr. De Courcy Meade, the Manchester City Engineer, has kindly given facilities for the reproduction of most of the illustrations. Alderman Walton Smith, Chairman of the Housing Committee, has supplied useful reports, and Mr. H. South, of the Sanitary Department, has collected much useful information.

The New Suburban Cottage Dwellings Scheme.

One of the most interesting experiments, however, of this Corporation is not yet completed. In February, 1901, the City Council, with the approval of the Local Government Board, purchased the **Blackley Estate** of 238 acres on the city boundary, at a cost of £35,643 10s. 0d.,

for the purpose of providing houses for the working classes under Part III. of the Act of 1890, and also for allotments.

It is proposed to build cottages on a part of this land, in order to accommodate persons of the labouring classes who will be displaced by the following street improvements, viz. :—

(1) Widening of Rochdale Road, under the Manchester Corporation Act, 1897. Seventy-two houses, containing 346 persons, are to be demolished, and 80 houses to be erected.

(2) New street from Fairfield Street to Chancery Lane, Ardwick, under the L. & N.W. Railway (Additional Powers) Act, 1899. The Corporation have undertaken the Company's obligation to re-house 219 persons displaced by the demolition of houses required for the new street, and 50 houses are to be erected.

(3) Widening of Long Millgate, under the Manchester Order (2), confirmed by the Local Government Board's Provisional Orders Confirmation (No. 5) Act. Eighteen houses, containing 94 persons, are to be demolished, and 20 houses are to be erected.

It is also proposed to erect 53 additional houses as an independent provision, apart from these obligations, thus making a total of 203 cottages.

It is instructive to note that in all four cases the Local Government Board have approved of the principle that dwellings may be erected under Part III. of the Act of 1890, upon land in the outskirts. One or other of these four cases arises in nearly every large town from time to time, and the precedents established in connection with this scheme may therefore be useful. The most noteworthy points, however, in connection with the scheme are the particulars as to the proposed development of the estate, and the construction of the various dwellings proposed to be erected.

The Council's Housing Sub-Committee, after long and friendly consultations with the Local Government Board and the Citizens' Committee for the Improvement of Unhealthy Dwellings, decided on the 31st December, 1901, to recommend the Council to approve of the following Scheme, and to make application to the Local Government Board for sanction to the borrowing of £60,000 for the purpose of carrying it out.

The Estate has a frontage of 423 yards to Rochdale Road, and its boundary coincides on the north with that of the city itself. About 187 acres are allocated as sites for workmen's dwellings and 50 acres for allotments.

A street 60 feet wide, called Victoria Avenue (which will probably become a tram route) is to be constructed, running nearly east and west, and out of this about a dozen side streets, each 45 feet wide, will run, nearly north and south. All streets will be planted with trees. The drainage is to be in three directions, according to the fall in the land.

The houses are to be of four designs. Most of them are to be built in terraces not exceeding eight houses, but 22 semi-detached cottages are to be provided as an experiment.

The following table shows the accommodation, dimensions of rooms, and estimated cost of the various dwellings :—

Design.	Accommodation.	Average Dimensions.	Number of Houses to be built.	Estimated Cost per House.	Estimated Total Cost.
		FT. IN. FT. IN.		£	£
A	*Ground Floor—*		56	237	13,272
	Parlour	10 6 by 10 0			
	Living Room	14 0 by 11 3			
	Combined Scullery and Bath-room	10 0 by 4 0			
	Pantry, Coal Store, and W.C.				
	First Floor—				
	Bedroom	15 0 by 10 0			
	Do.	14 0 by 8 0			
	Do.	11 0 by 8 0			
B	*Ground Floor—*		55	246	13,530
	Living Room	16 9 by 15 0			
	Scullery	10 0 by 10 0			
	Pantry, Coal Store, and W.C.				
	First Floor—				
	Bedroom	10 0 by 10 9			
	Do.	15 0 by 8 6			
	Do.	11 0 by 8 0			
	Bathroom	6 6 by 5 6			
C(1)	*Ground Floor—*		38	242	9,196
	Living Room	14 0 by 11 6			
	Scullery	10 0 by 6 6			
	Pantry, Coal Store, and W.C.				
	First Floor—				
	Bedroom	11 6 by 10 0			
	Do.	10 3 by 8 6			
	Do.	10 3 by 8 6			
	Bathroom	6 3 by 5 3			
C(2)	Same as for C(1), but semi-detached	Same as for C(1)	22	255	5,610
D	*Ground Floor—*		32	215	6,880
	Living Room	13 6 by 11 0			
	Kitchen	14 3 by 10 6			
	Food Cupboard, Coal Store, and W.C.				
	First Floor—				
	Bedroom	12 6 by 13 6			
	Do.	14 3 by 9 0			
	Street works, sewering, draining, etc., as per original estimate				14,167
					£62,655

It should be stated that the estimated amounts in the above table do not include the cost of forming and sewering the additional streets comprised in the altered scheme, nor does it contain any item for contingencies.

The rents have not yet been decided upon, but it may be assumed that they will work at about 2/6 per week in respect of each £100 of total capital outlay, which may be ascertained by adding from £50 to £70 per house to the above figures.

The following special features are worthy of mention :—

(1) **Three bedrooms** are to be provided in 171 of the houses, and the other 32 are to have two bedrooms.

(2) **Baths** will be provided in 171 out of 203 houses, largely on the ingenious plan carried out by Mr. Cornes at Leek ;

(3) Those houses having living rooms at the front will be built on the north side of the road, thus ensuring a **southerly aspect for all living rooms,** and securing the maximum of sunshine for the occupiers ;

(4) **Large living rooms,** with a small scullery but no parlour, will be provided in 60 of the cottages, in order to ensure that the room most used shall have the greatest supply of air ;

(5) **Allotment grounds** will be let as gardens to such of the tenants as may desire them ;

(6) **They will not involve any charge on the rates.**

Financial Results.—From particulars derived from official sources for the past two or three years, it appears that the average annual income of the block dwellings costing £94,075 has been £4,260, and the working expenses, including rates, £2,740, leaving a gross profit of £1,520, which is sufficient to pay interest at the rate of one and two-fifths per cent. on the capital outlay. If the rates, which amount to £975 per annum, and are not really extra expenditure, be omitted, the gross profit would be £2,495, sufficient to pay interest at 2½ per cent. on capital, but not to form a sinking fund. With regard to the tenement houses which cost £68,948, the average annual receipts were £3,510, and the working expenses £2,140, including rates, thus leaving a gross profit of £1,370, sufficient to pay 2 per cent., or, if the rates which are £738 be omitted, 3 per cent. on the capital outlay. It will thus be seen that the Manchester Corporation have not attempted to carry out their rehousing schemes under Parts I and II on a commercial basis, but have decided to treat them as part of a great work of sanitary amelioration. The amounts for rates and sinking fund ought certainly not to be charged against the schemes, as they are really so much additional income for the ratepayers, and although they appear on the debit side of the housing accounts, they are not essentially outgoings. In the case of rates, little or no income would have been derived by the city from the area if not built upon. In the case of the sinking fund, it is merely a matter of investment of an annual sum for the purpose of making a valuable present to posterity. Under these circumstances the clear return of 2½ to 3 per cent. on outlay, excluding these two items, ought to be accepted as satisfactory.

BIRMINGHAM.

(From information kindly supplied by Mr. Tate, Manager of the Improvements Department).

Ryder Street Cottages.—In connection with some of its clearance schemes the Corporation could not get builders to apply for sites for rehousing, even at a low ground rent, so the Improvements Committee had to build 103 cottages in Ryder Street (1892-4) on a total area of nearly two acres, at a cost of £18,000 for building and street works, and £2 7s. per square yard for site. Each house has living room, kitchen, two bedrooms and an attic, but the absence of a separate scullery is somewhat of a disadvantage, the sink and copper being in the kitchen. The rents vary from 5/6 to 6/3 per week. The houses face each other across a tar-paved space 31 feet wide, and have an enclosed common yard at the rear paved with blue bricks. The tenant would rather have separate yards. There are about 515 persons in 515 rooms, and the cottages are never vacant. They give a return after paying all working expenses and loan charges, equal to 11d. per square yard per annum as ground rent for the site. This rent is greater than the market value of the land. The interest is 3 per cent., and the period of the loan mainly 50 years.

Milk Street Cottage Flats.—Sixty-one two-storey cottage flats have just been built at a cost of £10,200, on a site cleared under Part I of the Act of 1890. They are of red brick with slate roofs, and are arranged in four terraces, consisting of 24 containing living room 13 feet by 14 feet, and bedroom 12¼ feet by 9 feet; 28 containing living room 13 feet 4 inches by 14 feet, bedroom 14 feet by 8¼ feet, and bedroom 9 feet by 9 feet.

The plans also provide on the ground floor one tenement, consisting of a shop with living room and two bedrooms, and another with shop, living room and one bedroom; and on the first floor two dwellings each containing four rooms. To use the site to the best advantage there are also five three-room dwellings in a separate group.

(In the accompanying illustration the railings and balcony only shew very faintly, but otherwise the appearance of the dwellings is faithfully represented).

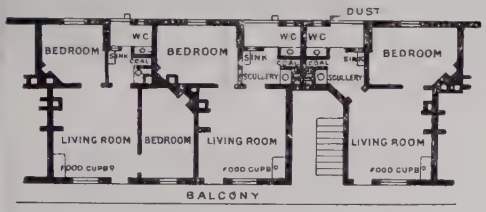
Access to the first floor dwellings is obtained by means of a balcony running along the whole length of the front of the dwellings, and approached by a common staircase at the centre of each block. The railings being very high, close together, and of a dark colour, give the fronts a somewhat heavy appearance. Each tenement is provided with a w.c., approached from a small verandah (open to the air), at the rear of the dwelling, and a scullery containing copper, coal bunk and sink. The food cupboards are partitioned off from the living rooms, and are ventilated to the outer air. Dust is provided for by dust-shoots, in the case of the first floor tenements, near the scullery. The tenements are all let.

The rents are about 1/6 per week per living room, and are sufficient, after meeting all working expenses and loan charges, to provide 7¼d. per square yard per annum as ground rent for the site, which is, however, only valued at £1,007 for housing purposes, although costing £6,000 to clear and acquire.

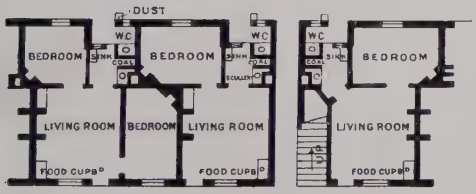
Birmingham—Elevation and Plans of Cottage Flats. *(See p. 108).*

Cost £62 per room. Rent per week :—Two Rooms, 3/- ; Three Rooms, 4/6 to 5/6.

MILK STREET AREA.

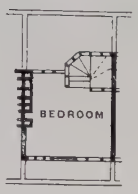


FIRST FLOOR PLAN



GROUND PLAN.

SCALE OF FEET



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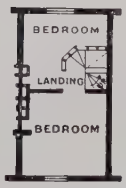


FIRST FLOOR PLAN

GROUND PLAN.

Plan of Ryder St. Cottages.

Cost £182 each. Rent 5/6 to 6/6 each.

HORNSEY MUNICIPAL COTTAGES.

Cost—Class A, £249.
Class B, £217.

Rent—Class A, 8/6 per week.
Class B, 6/6 per week.

COTTAGES—NIGHTINGALE LANE. *(Note party wall built through the roof).*

View of HORNSEY COTTAGES, shewing Trees and Street.

In August, 1900, the Council bought 17 acres of land at Bordesley Green, three miles from the centre of the city, for the purpose of erecting 500 cottages to meet a deficiency in the cottage supply which had been reported by the Health Committee, but the scheme is at present in abeyance.

SALFORD.

By a scheme under Part I of the Act of 1890, the Salford Town Council, after displacing 1,200 persons, were required to provide accommodation for 1,500 persons. They have accordingly erected a model lodging house for 285 persons (p. 63), a block of 69 artizans' dwellings in Queen Street for 207 persons, and 36 four-room cottages in King Street for 180 persons.

The **Queen Street Tenements** are in three blocks, each three storeys high, abutting on the neighbouring streets and facing a large open quadrangle, 50 yards long by 20 yards wide. Access is given by balconies, approached by a staircase through the centre of each group of dwellings. Each dwelling consists of a living room and bedroom, with separate scullery, w.c., and dust-shoot. There is a wash-house for each four dwellings. The cost of the dwellings was £10,341 for site (£16,160 per acre), and £11,761 for building (£86 per room). The rent is 4/6 per week, but if the full clearance cost of the site is charged, the returns (£776 per annum) are not sufficient to meet the charges for loans, apart from other expenses, as the annual cost of the site is £435 per annum, and that of the building is £553 per annum.

The **King Street Cottages** are self-contained four-room cottages, plainly built of brick, and contained under one main roof. They cost £8,143 for site (£35,000 per acre), and £5,780 for building (£40 per room). The rents are 6/- per week. Here, again, the total loan charges exceed the rent, being for site £342 10s., and for building £379, as against rents amounting to £545 14s. It may be added, however, that in both cases the loan charges are unduly heavy.

It may, however, be pointed out, as in the case of Manchester, that provided the clear net return on the capital outlay upon building and the housing valuation of the land amounts to the market rate of interest after excluding the items for rates and sinking fund, the results ought to be accepted as financially satisfactory. The gross income of the above dwellings being £1,322, is sufficient to pay working expenses other than rates, and to leave a gross profit of about £1,000, which is enough to pay interest at $2\frac{3}{4}$ per cent. on the cost of the buildings and the cost of the cleared area, but not to provide a sinking fund. When it is remembered that the land cost from £3 7s. to £7 3s. per square yard, this is all that could reasonably be expected

In 1897 the War Office sold the site of the Infantry Barracks, in Regent Road, to the Council for £38,500, and a scheme is now being carried out, with the sanction of the Local Government Board, for building 32 shops with rooms over for 160 persons, in addition to 353 cottages of varying accommodation, and a large public hall with a recreation ground of over an acre in extent.

HORNSEY.

The admirable work being done under Part III. of the Act of 1890 by the Hornsey Urban District Council is not so well known as it deserves to be. Hornsey is an exceptionally healthy and well-managed urban district in the northern suburbs of London, contrasting very strongly and favourably with other suburban districts further eastwards. The average death-rate, 1896-1900, was only about nine per thousand. Realising that "prevention is better than cure," the Council and its officers have endeavoured to prevent the growth of new slum areas by themselves establishing a good supply of model cottages for workmen rather than have their district unduly disfigured and deteriorated by the objectionable and overcrowded products of the jerry-builder.

In this work they have been fortunate enough to secure the able and sympathetic services of their engineer, Mr. E. J. Lovegrove, whose broad grasp of the housing question as a whole, and whose intimate practical acquaintance with the essential details of construction, contributed greatly to the success of the various schemes. Altogether three successful schemes have been undertaken; and it is interesting to note that the Chairman of the Council, in his official report for 1900, says:—

> "The Council would, I believe, gladly extend their operations in this direction but for the difficulty in obtaining suitable sites at reasonable prices. The provision of sanitary houses has a tendency towards improvement in health and morality, by the prevention of overcrowding and its mischievous effects, and is a distinct step in advance in the elevation of the people."

The following particulars as to the three schemes may be of interest:

Hornsey—Nightingale Lane Scheme.—In plan and principles of construction this and the other schemes are on the Richmond lines, with several improvements in small matters, so there is no need to go into details in many respects.

The land, having an area of four acres, two roods, ten poles, was purchased at the rate of £600 per acre, and abuts upon the extension of Nightingale Lane, off which road the Council laid out two 45 feet streets, named North View Road and South View Road. There are 68 Class A cottages, 15 feet 9 inches frontage, let at 8s. 6d., containing sitting room, living room, scullery, and three bedrooms; and 40 Class B, 12 feet 9 inches frontage, comprising sitting room, kitchen, scullery, and two bedrooms, let at 6s. 6d. The cottages have forecourts of from 10 feet to 15 feet depth, with gardens at the rear ranging from 45 feet to 50 feet. All the cottages are of red brick with slate roofs. The whole of the drainage is outside the buildings. The position of the land is eminently suitable, being opposite the Board School, and bounded on the north by the open grounds of the Alexandra Palace. The total cost of the scheme, including the erection of the cottages, construction of roads and sewers (1,030 feet at £2 per foot), amounted to £31,000. The elevation of the cottages and the construction of the road are shewn in the two accompanying illustrations. The plans of Classes A and B are similar to those at Richmond. *(See Chapter X).*

Highgate—North Hill Scheme.—The land having an area of about two acres was, after some difficulty, purchased from the

Ecclesiastical Commissioners at £1,000 per acre. It abuts upon North Hill, and adjoins the Council's highway depôt and allotment grounds. Twelve cottages front upon North Hill; the remainder front on a new road laid out along the centre of the land. This street, as at Hornsey, is 45 feet wide, and planted with trees. The paths are kerbed and channelled and paved with slab paving, and the carriageway formed with 12 inch hardcore and 6 inch flint. Cost of roads and sewers, £1,070.

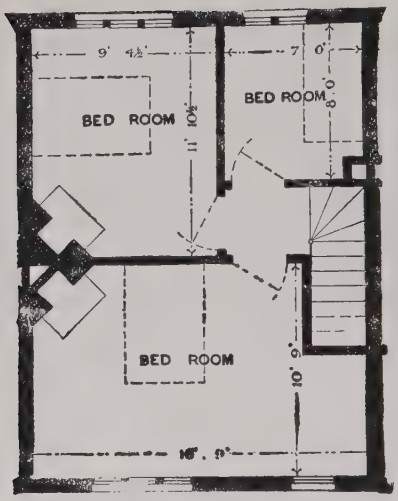
The plans approved by the Council, and sanctioned by the Local Government Board, provided for the erection of 48 cottages, the rentals of which are:—12 Class A, 16 feet 6 inches frontage, 9/-; 24 Class B, 13 feet frontage, 7/6; 12 double tenements, 17 feet 6 inches frontage, at 6/- each tenement.

Classes A and B are similar in accommodation to the Hornsey cottages. The double tenement, which is on the Richmond lines, provides for a dwelling on the ground and also the first floor, each tenement having a living room, bedroom, scullery, w.c., and independent entrances from the front and back of the cottage. The cottages have forecourts 15 feet in depth, and gardens ranging from 40 feet to 60 feet in length. The levels of the land were so awkward as to involve additional expenditure on foundations. This, added to the price of the land and the additional cost of building materials and labour, brought the total inclusive cost to £16,800, so that in working out the scheme the margin left for empties and repairs is less than in the case of Hornsey, amounting to about 8 per cent. of the rental value. The results of the letting of both the Hornsey and Highgate cottages have more than justified the Council's action in regard to this question, the occupants having independent cottages, with good gardens, at practically the same, and in many cases less, rent than they were previously paying for two or three rooms in a larger house where several families were in occupation.

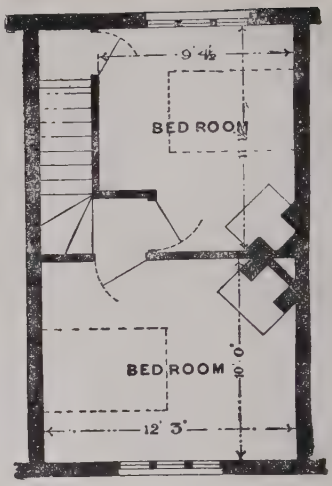
How the Schemes have worked.—With regard to the working out of the completed schemes, the cottages were advertised for letting in blocks as completed, and the applications were in the proportion of about 12 to each vacant cottage. The lettings were confined to (1) persons working and resident in the district; (2) persons working in the district although resident out of the district. There are now over 100 persons waiting for the first vacancy. The general scheme of management is on the Richmond lines, as to which full details are given in the next chapter. It may be added that an extension of the period of the building loan from 40 to 60 years, as recommended by the Municipal Loans Committee of the House of Commons, would enable the rents to be reduced to the extent of 9d. per cottage per week.

The following particulars from the official returns give the results of three year's working in the case of the Hornsey scheme, and one year's working in the case of the Highgate scheme. The average annual receipts were £3,294. The working expenses, including £732 for rates and taxes, were £1,077, and the gross profits £2,217, which was sufficient—

(1) To pay interest at the rate of 3 per cent. on the entire capital outlay;
(2) To provide a sinking fund of £687 per annum; and
(3) To leave a **net profit** of **over £100 per annum.**



FIRST FLOOR PLAN



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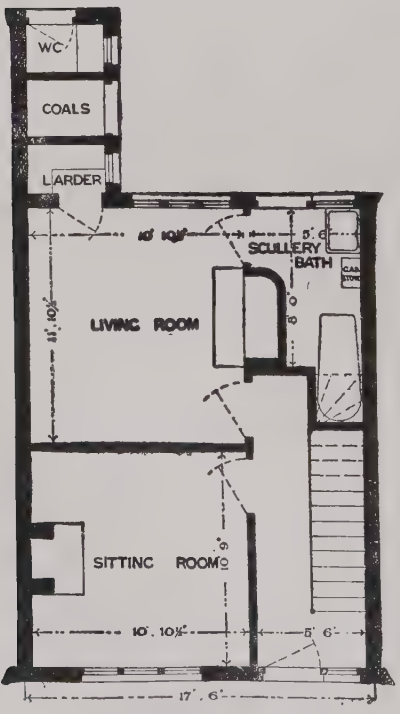
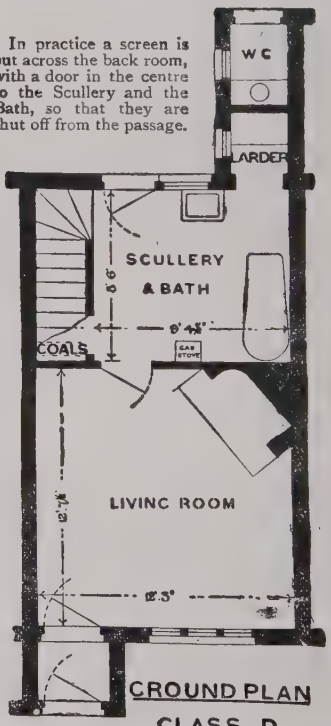


GROUND PLAN

CLASS B

Rent, 8/- per week.

In practice a screen is put across the back room, with a door in the centre to the Scullery and the Bath, so that they are shut off from the passage.



GROUND PLAN

CLASS D

Rent, 6/6 per week.

The New Scheme.—In the new scheme four classes are to be catered for. Class A, of which it is proposed to erect 26 houses, will contain a sitting room, a living room, scullery, and four bedrooms, and with a bath, will be let at 11/3 per week. The idea here is to attract the workman, who has, say, a son and daughter able to augment the weekly income. This is a class that is very often overlooked in municipal housing schemes, and the District Council has a well-founded reason for catering for it. It is that sons and daughters who are compelled through absence of accommodation to "rough it" away from home are apt contract early, and very often improvident marriages, whose results are not in the aggregate beneficial, either to the physique or the prosperity of the nation. Class B, of which there will be 40, will be the same as Class A with a bedroom less, and will let at 9/6 per week. Descending in the scale we come to Class C (38 dwellings), which will have the same accommodation as Class A, but with two bedrooms. They will be let at 8/- per week. The final Class, D, of which there will be 36 houses, will be let at 6/6 per week, and will contain living room, small scullery, bath room, and two bedrooms. So that altogether there will be 140 houses, at rents ranging from 6/6 to 11/3 per week. These rents will, however, be considerably reduced if the loan is obtained for 60 years at 3 per cent., instead of 40 years at 3½ per cent. It is not possible to secure a house in Hornsey at a rental of less than 13/- weekly. The total approximate cost of the scheme will be about £45,000. If interest be paid at the rate of 3½ per cent., the rents will leave a margin for empties and repairs of 10 per cent. of the annual rental, an amount which in other schemes has been found sufficient. The losses from empties and bad debts only amounted to £5 for the two completed schemes for two years, on an income of £3,302.

Baths will be included in the fittings of new dwellings. This result has been secured by adopting Cornes' patent fitting, comprising a combined kitchen range and copper with bath. The fitting is placed so as to back on to the scullery, access being obtained to the copper from the scullery. In adopting this fitting a deduction can be made for the range, and also the copper, with its independent flue, which would otherwise have to be provided, and in the result the combined fitting will be fixed complete at an expenditure involving an increase in the rentals not exceeding 3d. per week per cotttage. The additional capital outlay on this combined fitting is about £10.

The rentals given above include this extra for the bath. The bath, when in disuse, can be covered with a top board, and is in such a position as will be found very convenient for use in connection with the copper for washing clothes. The system has been adopted with much success in connection with a private cottage building scheme by Mr. Cornes, of Leek, and fuller particulars, with illustrations, are given in a subsequent chapter.

The plans of the new Class A houses are similar to Richmond Class A, but the rooms are larger. The new Class C are similar to Richmond Class B (see Chapter X). The plans of Classes B and D are shewn on page 112.

CHAPTER X.

THE RICHMOND HOUSING EXPERIMENT AND ITS LESSONS.

In Manor Grove, halfway between Richmond and Mortlake, on the site of an old market garden just over six acres in extent, is a street of 132 two-storey cottages, which attract considerable attention from many who travel by the adjoining South Western Railway line from the Thames Valley to Waterloo. These cottages are the Municipal Workmen's Dwellings, erected by the Richmond Town Council under the provisions of Part III of the Housing of the Working Classes Act, 1890. As the general conditions of housing in Richmond are similar to those of many other villa districts, watering places, suburbs, and small towns, and as the practical experience of the Council in dealing with the question cannot fail to teach something to housing reformers everywhere, it may be both interesting and useful to have some short account of housing work at Richmond, both on general lines and in respect to the cottages which have been built under Part III of the Act.

House to House Inspection.—The first well-defined efforts of the Council to improve the housing conditions of the working classes, were directed towards ascertaining by means of a house to house inspection of the district, what sanitary defects required to be remedied. For this purpose special sanitary inspectors were temporarily engaged, and the results of their inquiries were entered on special forms, which were filed in the office for future action or reference.

Enforcement of Sanitary Improvements.—The next step was the service of notices and summonses upon landlords whose property was unsanitary. Unfortunately, on account of the increase of rent which, in most cases, followed on an outlay for sanitary or structural repairs, the tenants, instead of assisting the sanitary authorities, were often only too anxious that the sanitary inspector should not "interfere." At the same time, when a too zealous inspector found it necessary to serve notices, in one form or another, on a bakers' dozen of the members of the Town Council, including some of the most prominent members, he quickly discovered that the majority of his employers did not appreciate his zeal, and in a short time means were found to relieve him of his duties, upon grounds that would not have been deemed sufficient for his practical dismissal had he shown less zeal or more discrimination. Thus the first attempt to secure healthy houses for the people, by proceedings under the Public Health Acts, injured the pockets of the tenants as well as of the landlords; attacked the vested interests of members of the sanitary authority itself; and effectually intimidated the sanitary inspector, who took his work too seriously.

A COMPARISON (Richmond, Surrey).

Old Cottages—Red Lion Street Area.

Rents higher than those of Municipal Cottages shewn below.

(From the "Richmond and Twickenham Times.")

Municipal Cottages in Manor Grove.

Class A Cottage. (See p. 120).
Cost of Building, £274. Rent, 7/9 per week.

Class B Cottage. (See p. 121).
Cost of Building, £220. Rent, 6/3 per week.

RICHMOND MUNICIPAL COTTAGE FLATS.

(See pp. 72 and 120.)

Front View, shewing Separate Entrances to each Flat.
Rent, Ground Floor, 4/6; First Floor, 5/6.

Back View, shewing Separate Entrances to each Flat.

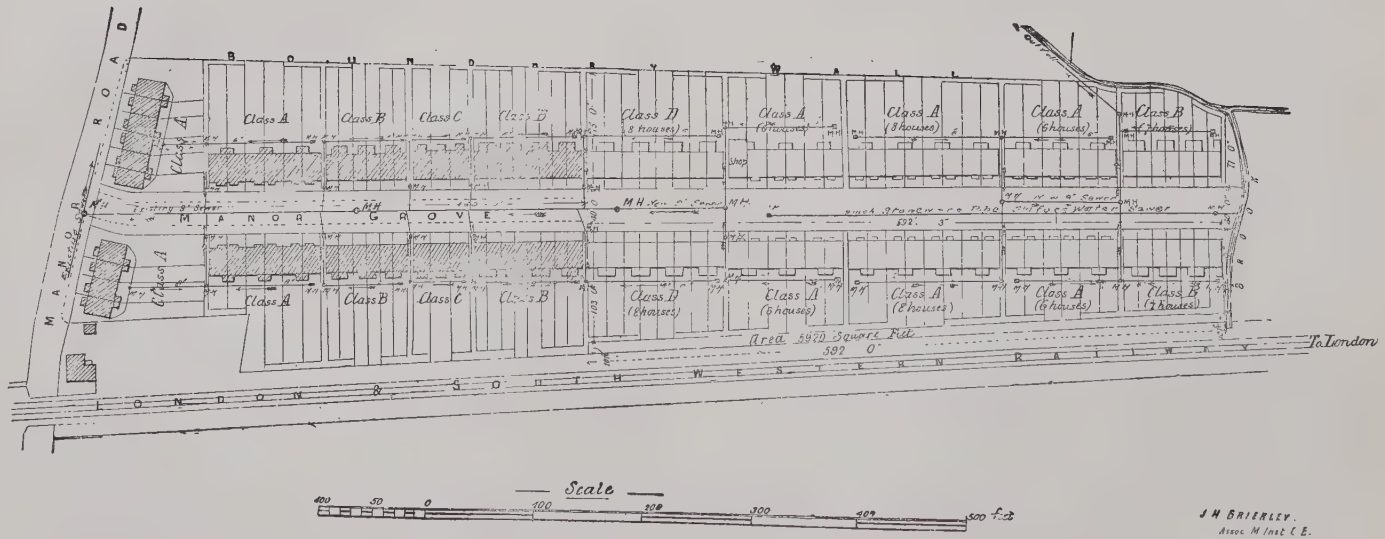
Closing and Demolition of Unhealthy Dwellings, under Part II.—Concurrently, however, with the action referred to, efforts were made to get rid of slums and unhealthy dwellings, under Section 32 of Part II of the Act of 1890, by condemning houses unfit for human habitation. The Medical Officer of Health made a small beginning by obtaining Closing Orders for several dwellings, but the owners simply patched up the houses so as to make them barely habitable and then re-let the cottages to other tenants. In the meantime, the dispossessed tenants could not find accommodation elsewhere without overcrowding, and in one of these cases a man with his wife and six children were found occupying **one room** in a house almost as bad as that which they had left.

A row of cottages in another part of the town had to be demolished under Section 33 of the Act of 1890, but so hard was the case of the dispossessed tenants that one man refused to go out of the house, and defied the authorities by staying in until all the adjoining cottages were a heap of bricks and rubbish, and his own roof shaking dangerously over his head.

Why Action was taken under Part III.—After long and wearisome discussion and work, the Health Committee, stimulated by pressure and criticism, came to the conclusion that demolition alone intensified the evil, and must, therefore, except in extreme cases, be subject and subsequent to the making of provision for increasing the number of existing dwellings. Some members of the committee had urged this from the very first, but only hard practical experience could demonstrate its necessity with sufficient force to ensure action being taken by the majority. It was at once apparent that private enterprise could not be relied upon to make good the deficiency, and it was notorious that most of the new cottages provided, being let at rents of from 9/- to 12/- per week, and being built, moreover, in an unsatisfactory manner and of an unsuitable type, would tend to promote and foster overcrowding, with such a rapid consequential deterioration of property as to gradually create new jerry built slums, nearly as dangerous to health as the old ones. On the other hand, it was readily recognised by the advocates of municipal enterprise, that the Town Council could only make a small beginning in the way of providing new houses, with a view, partly to "loosen the cottage market," partly to gain practical experience for future developments, and partly to set up a standard for both tenants and landlords, of what might reasonably be expected in the shape of a decent home for a workman and his family.

THE FIRST RICHMOND SCHEME.

A scheme was accordingly proposed and adopted in 1892 for building cottages under the powers conferred by Part III of the Housing of the Working Classes Act, 1890, which had previously been adopted by resolution of the Council as required by Sections 54 and 56. The Council possessed a piece of land originally bought and intended to be used for the purpose of erecting a dust destructor, and it was proposed to appropriate this under Section 59 as a site for


Class A
Class B
Class C
Class D
(3 houses)
(6 houses)
(8 houses)
(7 houses)
M A N O R G R O V E
592. 3"
592. 0"
Area 5970 Square Feet
To London
L O N D O N & S O U T H W E S T E R N R A I L W A Y
Scale
400 50 0 100 200 300 400 500 f.t.
J H BRIERLEY.
Assoc M Inst C E.
Borough Surveyor

PLAN OF SITE—RICHMOND MUNICIPAL COTTAGES.

This plan shews the site of the two lots of cottages built in Manor Grove by the Richmond Town Council. Those built under the first scheme are shaded. The arrangement of the blocks is clearly shewn, together with the drains and sewers

workmen's dwellings, so there was no need to exercise the compulsory powers of land purchase under the Public Health Acts. The Local Government Board, after some delay, negotiation and pressure, authorised a loan in respect of the land for a period of fifty years, and in respect of the buildings and other works for forty years.

Site, Road, and Sewers.—The land, which adjoins the level crossing of the L. and S.W. Railway, in Manor Road, contained 6 acres, 0 roods, 26 perches, and cost about £700 per acre. It is 1,072 feet in length, and its width varies from 210 to 290 feet. In the first instance, only $2\frac{3}{4}$ acres were dealt with, and it may be mentioned as one of the difficulties of local authorities in connection with acquiring and **retaining** cheap sites for workmen's dwellings, that the Town Council to comply with the requirements of the Local Government Board, had to formally appropriate the remaining $3\frac{1}{4}$ acres as a depôt for road materials, in order to avoid a compulsory re-sale of it.

A new road 40 feet wide and 461 feet long was made up the centre of this street, with 8 feet tar-paved footways on either side, 12 inches by 4 inches York kerb, and 12 inches by 6 inches granite channels and flint carriage way. The sewer was constructed of Hassell's patent double lined safety-jointed pipes, which were tested under water when laid. The surface sewer was laid with Doulton's 9-inch stoneware pipes. The cost of constructing the **road and sewers,** carried out by the Council's own workmen, was £769, equal to about **£5 per lineal yard.** Sixty-two building plots were arranged on either side in groups of six and eight, with passages in between.

Details as to Buildings.—Plans and estimates for the buildings were prepared and approved, but when the tenders were received, it was found that owing to the expense of back additions, and the introduction of costly but unnecessary fads and patent materials in the construction, the cost of building was far above the estimates. The back addition was considered necessary in order to provide a third bedroom in, at least, some of the cottages. It was originally intended to obtain this room at a small cost by constructing an attic floor in the roof, but the model bye-laws of the Local Government Board prohibited doing this on a 9 inch wall, although such a floor would, if anything, tend to strengthen the walls rather than place additional strain on them. Revised plans and specifications were accordingly prepared on the "square" plan so as to avoid back additions as much as possible and get all the rooms under one roof, while reducing the proportion of brickwork to accommodation as low as possible. Good materials such as could be bought in the open market were insisted upon, but not the products of specified firms, and after a few modifications in the number of cottages in the respective classes, tenders were received justifying the original estimates. The specifications not only provided for the use of good sound materials, but in order to secure good workmanship, required the Contractor to pay the recognised trade union rate of wages. For a similar reason the lowest tender was not accepted, but the contract given to a firm with a

good reputation for first-class work. The various works were commenced in 1894 and completed in 1895, under the superintendence of the Borough Surveyor. The whole of the site of the cottages was covered with nine inches of concrete; the walls had a proper damp course with air bricks; the front walls were set back 10 feet from the roadway, so as to give a front garden; the boundary fences and gates were made of oak sawn paled park fencing; and the drainage was laid throughout with tested stoneware pipes, and necessary disconnecting and inspection manholes at each angle of deviation. The cottages, as then erected, were of three classes. (*The sculleries are not counted in the number of rooms*).

Class A.—22 six-roomed cottages, in one block of four and three blocks of six each.

Class B.—28 four-roomed cottages, in two blocks of eight and two of six each.

Class C.—6 double tenements or cottage flats, two and three-roomed dwellings respectively, in two blocks of three each.

There were thus, in the first instance, 62 tenements, containing 274 rooms and 62 sculleries; each house, including the flats, having separate front and back garden; paved yard, with chopping block; coal store, larder, and w.c.; a cooking stove in the kitchen; a 75 gallon galvanised iron cistern; a 9 gallon copper in the scullery; a separate supply of water; and gas, where required, on the "penny in the slot" system. The water closets are Doulton's combination pedestal closets, with 2 gallon water flushing cistern and waste preventor. The fittings to each class comprise window blind rollers; hat and coat rail; wardrobe hooks; cupboards and picture hooks in sitting rooms and bed rooms; dressers, fitted with hooks, in kitchens; towel roller and shelving in scullery; meat hooks in larders; and circular galvanised iron dustbins in yards. All the buildings are of white brick, with red facings. They have a red tiled roof, which is warmer in winter, cooler in summer, and more pleasing in appearance than a slate roof.

Class A cottages have a small recessed porch and glazed door, opening into a passage 5 feet 6 inches wide, from which the stairs rise to four bedrooms above, two of them being small rooms for children or one adult. On the ground floor is a sitting room with bay window, kitchen, scullery, and the other accommodation previously mentioned. The cost of building was £254 per cottage, or £42 10s. per room (not counting the scullery), being $5\frac{1}{4}$d. per foot cube. The gardens each contain about 5 perches. The rent is 7/6 per week, or 1/3 per room.

Class B cottages have direct front access by a glazed door into the sitting room, leading to the kitchen and scullery, and there are two bedrooms. The cost of building was £190 per cottage, or £47 10s. per room, excluding scullery, being $5\frac{5}{8}$d. per foot cube. The gardens each contain about 4 perches. The rent is 6/- per week, or 1/6 per room.

WORKMEN'S DWELLINGS.

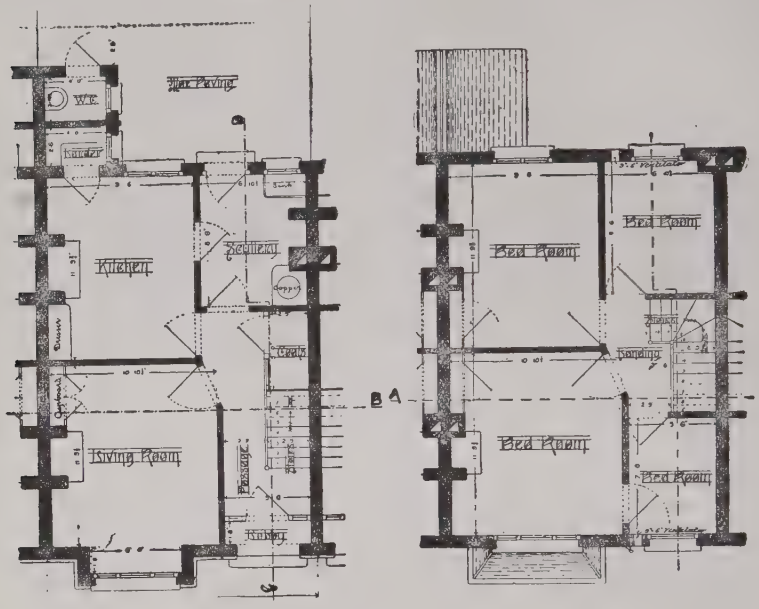
The accompanying drawing, from a photograph, shews the front of some of the Richmond Cottages of all three classes in the new road called Manor Grove. The house on the right is a double cottage (Class C), with separate entrances to each flat, and let at 4/6 per week ground floor; 5/6 first floor. Next to this and separated from it by a 5ft. passage is a block of six cottages (Class B), let at 6/- per week. The third block towards the left consists of six houses (Class A) let at 7/6 per week.

Class C tenements or cottage flats contain on the ground floor, living room bedroom, and scullery, let at 4/6 per week; and on the upper floor, living room, two bedrooms, scullery, and landing, let at 5/6 per week. The objections to flats generally are the common entrance, common staircase, and common back yard, or no back yard at all. This has been avoided at Richmond. Each flat has its own **separate access** (back and front), yard and garden, while there is a fireproof and sound proof floor of coke breeze concrete carried on iron joists between the upper and lower flats. (See p. 72).

Successful Working of the Scheme.—Upon completion, advertisements were issued inviting applications for the cottages, to be made on the forms hereinafter contained. There were many more applications than could be met, so the cottages were ballotted for, and let to the successful applicants without any suspicion of selection or favouritism. The only persons disqualified were those **who neither worked nor lived in Richmond,** as it was considered that it was not the duty of the Council to find accommodation for the inhabitants of other towns The scheme was self-supporting from the outset, except that during the period of building operations, there naturally arose a deficit of about £600 in respect of capital and interest charges, but this has been put to a suspense account and has been steadily reduced by the profit on each year of working, so that without further steps being taken, it will shortly be automatically extinguished. The tenants are delighted with their houses.

CLASS A COTTAGES. (1st Scheme).

Cost of Building (1894) £254; Rent 7/6 per wk. (1899) £275; Rent 7/9 per wk.



GROUND PLAN. FIRST FLOOR PLAN.

(In the second scheme there is a slightly larger bay window and a different arrangement of the scullery doors).

The actual **capital outlay** on the first scheme was, in round figures:

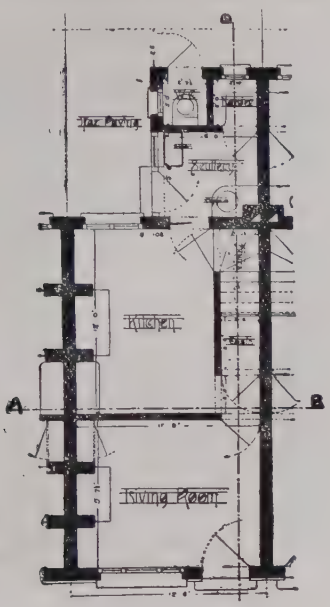
	£
Land	1,950
Roads and Sewers	750
Legal Charges, Plans, etc.	200
Building, including Clerk of Works ...	12,850
	£15,750

The estimated and actual figures of **Income and Expenses** were:

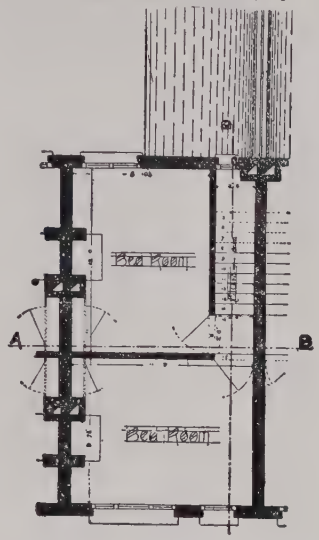
INCOME.	ESTIMATED. £ s. d.	ACTUAL. (Average for Five Years.) £ s. d.
By Rents receiveable—		
10 houses @ 8/- per week ...		
12 „ 7/6 „ ...		
28 „ 6/- „ ...		
6 „ 5/6 „ ...	1,037 8 0	1,037 8 0
6 „ 4/6 „ ...		
Garden Allotment, 1/-		
Less Empties and Arrears	2 8 0	0 8 0
Total Income	£1,035 0 0	£1,037 0 0

CLASS B COTTAGES. (1st Scheme).

Cost of Building (1894) £190; Rent 6/- per wk. (1899) £240; Rent 6/3 per wk.



GROUND PLAN.



FIRST FLOOR PLAN.

(In the second scheme a porch has been added to the front door).

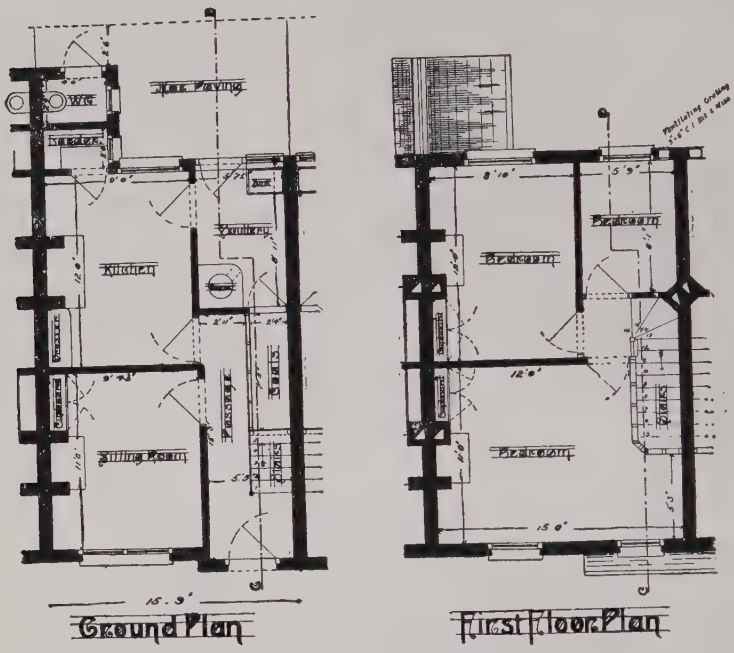
EXPENSES.	ESTIMATED. £ s. d.	ACTUAL. (Average for Five Years.) £ s. d.
Interest on Loan	456 0 0	484 0 0
Repairs (12 per cent. gross rental) ...	120 0 0	102 0 0
Management and Sundry Expenses ...	39 0 0	33 0 0
Rates, Taxes, and Insurance	210 0 0	203 0 0
PROFIT—		
(*a*) To Sinking Fund	185 0 0	194 0 0
(*b*) Net Profit	25 0 0	21 0 0
	£1,035 0 0	£1,037 0 0

The net increase of £31 on interest charges was due to the cost of the whole site being charged against the first half of the scheme.

Repairs proper only cost about £20 per annum. Over £150 has been spent in permanent improvements, and the rest of the money was spent on painting, papering, and distempering throughout. The chairman of the Finance Committee of the Council has more than once stated that :

> "These cottages never had and never would cost the ratepayers a single halfpenny, but on the contrary, were gradually being purchased for the ratepayers by the tenants, so as to be the property of the town, free of all incumbrance, at the expiration of 40 years."

CLASS D COTTAGES. Cost £245; Rent 7/3 per week.



THE SECOND RICHMOND SCHEME.

Encouraged by the success of this part of the scheme, the Town Council agreed, in 1896, to build 70 more cottages on the remaining portion of the site. These cottages were erected in the year 1899-1900, and are managed on the same lines as the others.

Details as to Buildings.—Forty of them are of the Class A type, 14 of the Class B type, and 16 of a **new type, called Class D,** designed by the Borough Surveyor, Mr. J. H. Brierley, and intermediate between Classes A and B.

Each Class D cottage has a frontage of 15 feet 9 inches, with a small recessed porch and glazed door opening into a passage of 5 feet 6 inches wide, the arrangement being similar to Class A. On the ground floor is a sitting-room, 11 feet by 9 feet $4\frac{1}{2}$ inches; kitchen, 12 feet by 9 feet; scullery, 8 feet 11 inches by 5 feet $7\frac{1}{2}$ inches; and larder, coal-store, and w.c. at the rear.

On the first floor are three bedrooms of the following dimensions: 11 feet by 15 feet, 12 feet by 8 feet 10 inches, and 8 feet 1 inch by 5 feet 9 inch.

In order, moreover, to meet the needs of the inhabitants of the cottages, a **general shop** has been added to one of the Class A cottages, and let so as to produce about £20 per year net profit, in aid of the general income. The shop cost £373.

Details as to cost of building, etc., are given below.

The cost of constructing the additional **road and sewers** was £1022 15s. 10d., equal to **£5 4s. 11d. per lineal yard.**

The following are the **quantities** of the chief materials used in construction :—

	Each Class A House.	Each Class B House.	Each Class D House.	Total for 70 houses with 376 rooms.
Bricks	18,700	16,800	18,100	1,276,800
Tiles (75 to the square)	5 4-5th squares	4 2-5th squares	5¾ squares	380 squares
Flooring (deal)	6½ squares	4¼ squares	5 squares	402 squares
Fir, sawn in (Roof Joists, etc)	144 cub. ft.	72 cub. ft.	114 cub. ft.	8,643 c. ft.
Plaster on brick	196 s. yds.	158 s. yds.	158 s. yds.	12,587 s. yds.
Lath and Plaster	84 s. yds.	56 s. yds.	72 s. yds.	5,316 s. yds.

The whole of the work was executed under the supervision of Mr. T. H. Brierley, the Borough Surveyor, who spared no pains to secure that the work should be well carried out.

Owing to the increase in the price of bricks and other materials, the cost of building was about 10 per cent. higher than in 1894 ; and there were certain extra expenses for drainage, foundations, and porches. This necessitated the addition of another 3d. per week to the rents of each of the new cottages, so that they are let as follows :—Class A, 7s. 9d. per week, or 1s. 3½d. per room ; Class B, 6s. 3d. per week, or 1s. 6½d. per room ; and Class D, 7s. 3d. per week, or 1s. 3d. per room.

The Capital Outlay on the second scheme may be apportioned in round figures as follows :—

	£	£
Land		2,350
Road and Sewers		1,123
Legal and Sundries		241
Building Shop	373	
„ 39 Class A Cottages ...	10,736	
„ 14 Class B Cottages ...	3,355	
„ 16 Class D Cottages ...	3,884	
	———	18,348
		£22,062

There has been a small recoupment, due to the sale or exchange of some of the property, for an annual contribution of £21 16s. 9d., from the Highways Department ; but this annual payment, representing a capital sum of £500, is less than the commercial value of the land relinquished, as may be judged from the fact that it has been used for widening the London and South Western Railway, by one set of rails, for a distance of one-fifth of a mile. Hence the Highways Department has been benefited at the rate of not less than another £21 16s. 9d. per annum from the funds of the Workmen's Dwellings.

ANALYSIS OF THE COST OF BUILDING COTTAGES.

The following analysis of the cost of building the last 70 cottages may be useful, as it represents up-to-date figures taken from the priced quantities of the scheme as given by the actual contractor :—

	Cost of Class A Cottage.			Cost of Class D Cottage.			Cost of Class B Cottage.			Approximate Average Percent. of Cost.
	£	s.	d.	£	s.	d.	£	s.	d.	%
Excavator and Concretor	20	0	0	17	10	0	17	0	0	8·4
Bricklayer	92	10	0	86	0	0	82	0	0	34·0
Tiler	10	15	0	8	5	0	8	10	0	3·6
Mason	4	10	0	3	0	0	3	0	0	1·3
Carpenter	18	15	0	15	5	0	10	10	0	5·9
Joiner	46	0	0	40	0	0	38	0	0	16·3
Ironmonger	4	15	0	4	5	0	4	5	0	1·7
Plumber	10	15	0	11	0	0	10	5	0	4·2
Plasterer	20	0	0	19	0	0	15	0	0	7·0
Founder and Smith ...	8	15	0	7	10	0	7	0	0	3·0
Glazier	1	15	0	1	15	0	1	10	0	0·7
Painter	12	0	0	11	5	0	10	0	0	4·2
Fencing	11	10	0	10	0	0	9	0	0	4·0
Drains	7	15	0	7	0	0	6	5	0	2·6
Paving	3	15	0	3	5	0	3	0	0	1·3
Sundries	3	0	0		—		12	0	0	1·8
	276	0	0	245	0	0	240	0	0	100·0

The usefulness of the foregoing figures will obviously be increased if the corresponding market prices of labour and the chief materials at the time be also taken into consideration. They are as follows :—

(1) **Actual cost of labour.**—Bricklayers, Masons, Tilers, Carpenters, Plasterers, and Plumbers 10d. per hour; Painters and Glaziers 8d. per hour; Labourers 7d. per hour; Horse, cart, and man 10/- per day.

(2) **Actual cost of materials—**

	£	s.	d.
Bricks delivered on the job—			
2-5th Stocks, per 1,000, at	2	7	0
3-5th Grizzles ,, at	1	19	0
Average	2	2	0
Lime per cubic yard	0	13	0
Gravel ,, ,,	0	10	0
Sand ,, ,,	0	4	6

	£	s.	d.
Ballast per cubic yard	0	4	3
Cement per bushel	0	2	2
Tiles (75 to the square) delivered per 1,000	12	0	0
Ridge Tiles per foot run	0	0	4½
Hip Tiles ,, ,,	0	0	3½
Flooring per square	0	12	6

(3) **Actual contract prices, including labour—**

	£	s.	d.
Concrete per cubic yard	0	18	0
Brickwork Stocks per rod	17	10	0
,, Grizzles ,,	16	0	0
,, in Cement ,,	18	15	0
Half-Brick Walls per sq. ft.	0	0	5½

	£	s.	d.
Tiles laid per square	1	6	6
Artificial Stone per cub. ft.	0	4	6
York Stone ,, ,,	0	6	10
Fir (sawn in) ,, ,,	0	2	1
Deal Flooring per square	0	19	0

	£	s.	d.
Fir (framed in doors) per foot run	0	0	5⅝
1½in. Four-panel Doors per square foot	0	0	7¼
1½in. Cased Window Frames per square foot	0	1	3½
2½ × 1½in. Architrave per foot run	0	0	1¼
Lath and Plaster per sq. yd.	0	1	8¼
Plaster on Brick ,,	0	1	1
Kitchen Range fixed each	3	0	0
Register Stove ,, ,,	0	19	3
Glass (15oz. seconds) per square foot	0	0	3
Milled Lead, laid cwt.	1	3	0

A further analysis shows the constituent items of each cottage charged as nearly as could be, with all work and materials relating thereto. In some cases, as will appear, it has not been possible to do this with mathematical accuracy, owing to the disregard of odd shillings, but there are no serious discrepancies in vital matters. The relative cost of the various parts of the house affords an indication as to the various directions in which economies on construction may be attempted. **Labour** cost about **42 per cent.** of the whole.

	Cost for Class A Cottage.			Cost for Class D Cottage.			Cost for Class B Cottage.			Approximate Average Percent. of Cost.
	£	s.	d.	£	s.	d.	£	s.	d.	%
Foundations	6	0	0	5	0	0	5	0	0	2·0
Covering Site	7	0	0	5	10	0	5	0	0	2·3
Concrete Walls ...	4	15	0	4	10	0	4	15	0	1·8
Main Walls	80	5	0	78	5	0	72	0	0	30·3
Partition Walls ...	20	15	0	11	10	0	12	0	0	6·0
Doors	21	15	0	17	0	0	19	0	0	7·6
Floors	20	0	0	16	0	0	13	0	0	6·5
Windows	19	10	0	17	10	0	16	0	0	7·0
Roof	18	5	0	16	0	0	13	10	0	6·3
Fireplace and Chimney	11	0	0	10	15	0	10	10	0	4·2
Ceilings	8	0	0	6	15	0	5	5	0	2·6
Stairs	5	10	0	7	10	0	4	10	0	2·4
Cupboards	3	0	0	2	15	0	2	10	0	1·1
Dressers	2	0	0	2	0	0	2	0	0	0·8
Shelving	1	0	0	1	0	0	1	0	0	0·4
Water Supply	5	10	0	5	10	0	5	10	0	2·2
Water Closet	4	5	0	4	5	0	4	5	0	1·6
Copper	2	10	0	2	10	0	2	10	0	1·0
Sink	1	10	0	1	10	0	1	10	0	0·6
Foul Water Drain ...	6	0	0	5	10	0	5	0	0	2·2
Surface Water Drain ...	1	15	0	1	10	0	1	5	0	0·6
Guttering and Rain Pipes	3	5	0	3	0	0	3	0	0	1·2
Yards (paving)... ...	3	15	0	3	10	0	3	0	0	1·3
Fencing	11	10	0	10	10	0	9	0	0	4·0
Sundries and Extras* ...	7	5	0	5	5	0	18	0	0	4·0
	276	0	0	245	0	0	240	0	0	100·0

* Mainly in connection with Foundations; especially Class B.

THE TWO COMPLETED SCHEMES.

Altogether there are 132 houses containing 650 rooms and 132 sculleries, on 6 acres, 0 roods, 26 poles, costing £4,250 for site; £1,857 for roads and sewers; £505 for sundries, and £31,200 for building, being a **total cost of £37,812, and an average inclusive cost of £58 per room.**

In addition to the details given in the tabular statement in Chapter VII, the following summarised statement may be useful for reference—

Number and Class.	Building Cost per foot cube.	Building Cost per House.	Site Cost per House.	Roads and Sewers, Cost per house.	Inclusive Cost per House.	Cubical Contents.	Actual Area of Site built upon.
Erected 1894.		£	£	£	£	Cubic ft.	Sq. yds.
22 A. ...	5¼	254	40	16	310	11,679	54⅓
28 B. ...	5⅝	190	29	12	231	7,955	40
12 C. ...	6½	324 Per Pair.	40 Per Pair.	16 Per Pair.	380 Per Pair.	11,784 Per Pair.	56 Per Pair.
Erected 1900.							
40 A. ...	5⅔	276	39	18	333	11,638	54
14 B. ...	6⅘	240	28	13	281	8,419	44
16 D. ...	5¾	245	36	15	296	10,191	47

The combined schemes have an income of about £2,415 a year, of which £1,335 is the amount of rent paid for the cottages built in 1900, and containing 376 rooms. It is instructive to note that the official report, prepared in 1901, condemning the Red Lion Street (Richmond) insanitary area, shews that the rental of 380 rooms in these wretched dwellings amounted to £1,620 per annum, or 20 per cent. more than is charged in the municipal model dwellings for the same number of rooms. The average weekly rents per room are Red Lion Street Area 1/8, Manor Grove 1/4. It may be mentioned incidentally that, thanks to the policy of "loosening the cottage market," instead of demolition, comparatively little overcrowding was shewn in the Red Lion Street Area; only 500 people living in the 380 rooms.

The **income** of the completed scheme up to date, has been £4,747, and the working expenses for the same period have been £1,347, thus leaving a **gross profit of £3,400,** which has been sufficient to provide—

(*a*) Interest at 3¼ per cent. on the capital outlay;
(*b*) A sinking fund contribution of £486 per annum;
(*c*) A nett profit of £38. (Income-tax is paid on these last two items).

This is all the more satisfactory, as there have been many very serious obstacles, preventible and otherwise, to the financial success of the second portion of the scheme.

Serious obstacles to be overcome.—The Local Government Board were asked in August, 1899: "To allow the Council to postpone the sinking fund for the first five years in the case of the new Workmen's Dwellings Loan, on the ground that they would have to provide a sum of £804 11s. to meet the loan charges for a period of eighteen months or so (during which no income would accrue), before the buildings are completed." In reply, the Board stated that they had "no power to give to the Town Council such a dispensation from their statutory obligations as is proposed." At the same time the Board also refused to allow a longer period than 40 years for the proposed loan.

The greatest hindrance, however, has been due to the **opposition of some of the interests** connected with the building trade and with existing cottage property, who do not like the provision of such good dwellings at such low rents compared with their own property. These interests have gradually grown more powerful on the Town Council during the past five years, owing to the fact that they almost entirely control the three smallest electoral wards in the borough, which, although containing only a decided minority of the ratepayers, have been recently enabled by an accidental re-arrangement of the wards, to elect a large majority of the Town Council. It need scarcely be said that the wards containing the great majority of the ratepayers, although helpless in the matter of representation, are always strongly in favour of helping rather than hindering their own municipal housing schemes. Hence there has been a wholesome moral check on open and avowed "wrecking," but although matters had gone too far to enable the various hostile interests to prevent the carrying out of the second scheme, all sorts of obstacles necessitating delay, and additional expense were interposed.

The most serious result of **unnecessary delay** was the postponement of the scheme until a time when building materials were at the top prices, and the rate of interest on loans had gone up (mainly owing to the war), from $2\frac{3}{4}$ to $3\frac{1}{4}$ per cent. Had the scheme been carried out when it was first proposed, the financial position would have been better to the extent of at least £150 per annum.

Fortunately, however, a reaction against the dominating influence of these "interests" in the three small minority wards has already begun, and there are signs that the great body of wavering Conservative opinion on the Council, is inclined to lean to public rather than private interests, in view of the vital questions of health, decency, and social well-being which are involved.

The importance of having a friendly and sympathetic executive body for the carrying out of municipal housing schemes cannot be too much emphasised. Mere neglect, indifference, or inexperience, can always leave loopholes for grave blunders in carrying out commercial undertakings like these municipal dwellings; and it is even more obvious that active and insidious hostility can in time wreck any scheme, however well planned.

How the Local Government Board unwittingly helped the Richmond Scheme.—In 1901, the Local Government Board, by the issue of regulations allowing local authorities under certain conditions to apply their sinking fund moneys for new borrowings, unwittingly enabled the Town Council to gradually convert their temporary $3\frac{1}{4}$ and $3\frac{1}{2}$ per cent. Workmen's Dwellings Loans, into 3 per cent. permanent loans, thus minimising, to a certain extent, the difficulty of high interest, and effecting an economy of about £75 per annum for the future. This is an interesting example of how easily the Local Government Board, by simple departmental regulation, can remove obstacles to the successful working of municipal housing schemes.

THE RICHMOND TENANTS.

The cottages are occupied by the persons for whom they were intended, that is to say, not merely the poorest poor, but representatives of all grades of workmen, skilled and unskilled, who were in need of healthy homes, and who wished to raise the standard of decency and comfort by bringing up their families in better surroundings than those they had previously been able to secure. Some came from overcrowded dwellings where they had occupied only two or three rooms; some from slum courts and alleys; some from houses where the landlord wished to increase the rent on account of sanitary works carried out by order of the Council; and others from houses which, although neither insanitary nor overcrowded, were, from high rents or other causes, not such desirable residences as those provided by the Council.

The weekly wages of the tenants vary from 18s. to 35s., but mostly average about 25s.

Their occupations, which are typical of those of the working-classes of a residential villa district, are as follows :—

General Labourers 28	Postmen 5	Sawyers 2
Policemen ... 12	Railway Porters... 4	Cabinet Makers ... 2
Carmen & Drivers 9	Market and Garden	Curtain Cleaners 2
Gasworkers ... 8	Workers ... 4	Collectors ... 2
General Railway	Painters 4	Shop Assistants ... 2
Workers ... 8	Bricklayers ... 3	Gasfitters ... 2
Carpenters and	Signalmen ... 3	Park Keepers ... 2
Joiners... ... 5	Charwomen ... 3	Widows 2

And **one** each of the following :

Handy Man	Wood Turner	Tailor
Miner	Plasterer	Picture-frame Maker
Pensioner	Engine Driver	Coachman
Sailmaker	Whitesmith	Road Foreman
Gilder	Blacksmith	Oak Fencer
Working Jeweller	Cabman	Ticket Collector
Plumber	Electrician	

The general labourers, policemen, railway men, and gasworkers obtained most cottages in the ballot, simply because such a large number of them applied.

Applications for the cottages have to be made upon the appended form, and subject to the following regulations :—

BOROUGH OF RICHMOND (SURREY).

WORKMEN'S DWELLINGS, MANOR ROAD.

Application for a Dwelling.

Applicant's Name

Occupation

Present Address

How long Resident in the Borough?

*Name of Employer

Indicate by a **X** *which class of dwelling (as described below) is required :—*

Number of Houses to be Let.	RENTS REQUIRED.	
at	Rent 8s. 0d. per week (with Bay windows), 6 rooms and scullery, fronting Manor Road	
at	Rent 7s. 9d. per week (with Bay windows), 6 rooms and scullery	
at	Rent 7s. 6d. per week (with Bay windows), 6 rooms and scullery	
at	Rent 7s. 3d. per week, 5 rooms and scullery	
at	Rent 6s. 3d. per week, 4 rooms, scullery, and porch	
at	Rent 6s. 0d. per week, 4 rooms and scullery	
at	Rent 5s. 6d. per week (First Floor Flat)—living room, 2 bedrooms and scullery	
at	Rent 4s. 6d. per week (Ground Floor Flat)—living room, 1 bedroom and scullery.	

Whether Married or Single

*Number and Ages of Boys residing with Tenant

*Number and Ages of Girls residing with Tenant

Do you agree to abide by the Regulations set out on the other side hereof

Name and address of Person to whom Applicant refers as to his character and responsibility—

Signature_____

* NOTE.—*The object of the above questions was to ensure that those* **working** *in Richmond should have preference in the first instance, and that there should be no overcrowding of the small cottages by large families.*

Regulations.

1. The Rents are due in advance on **Monday** in each week. The authorised Collector of the Corporation will collect the rents weekly, and give receipts therefor in a Rent Book. The Tenants should see that all sums paid to the Collector are entered in the Book. The Tenants must produce their Rent Book to the Collector or Borough Accountant whenever required to do so. If the Rent is in arrear at any time, the Corporation may at once give the defaulting Tenant notice to quit the dwelling. The Rates and Taxes (including Water Rate) will be paid by the Corporation.

The Tenancy is determinable by one week's notice to quit, to be given in writing by either side before 12 o'clock (noon) on Mondays, but subject to Regulation No. 14.

2. A Deposit of Five Shillings will be required from each Tenant, before taking possession, which will be held as security for the repair of cracked or broken glass, or other damage, or loss of keys, and will be returned at the expiration of the tenancy, subject to any deduction for above purposes, and to any rent due, and to the terms of Regulation No. 14.

3. Fences, paving, or any other part of the premises, or the fittings therein, damaged by the Tenant, or through his negligence, will be repaired by the Corporation at the cost of the Tenant. Cracked or broken glass must be immediately replaced by the Tenant. Chimneys in use must be swept once at least in every six months.

4. No Tenant will be permitted to underlet, or take in lodgers, or to keep a shop, store, warehouse, or laundry of any kind without obtaining the previous **sanction of the Corporation.**

5. The placing in the Water Closet of rags, cotton, bottles, or anything likely to choke it, or the drain, is strictly prohibited. In case of violation of this Regulation the expense of clearing the W.C. or drain will be charged to the Tenant.

6. Ashes and dry house refuse only are to be thrown into the dust bins. All liquid refuse is to be thrown down the Water Closet, or Sink, according to the nature of the fluid.

7. Intimation must immediately be given to the Sanitary Inspector (at the Town Hall) of any case of infectious or contagious disease occurring in the dwelling, and the Tenant must agree to allow the person affected to be removed to a Hospital.

8. Tenants are not allowed to paper, paint, or drive nails into the walls or woodwork of their dwelling without the **consent of the Borough Surveyor.**

9. The Collector is not permitted to accept any gratuity whatever.

10. The Corporation shall be at liberty, by their agents or workmen, to enter and inspect the state of repair and cleanliness of any dwelling, at all reasonable hours of the day, and to execute any repairs therein.

11. No Animals, Fowls, or Pigeons shall be allowed to be kept on the premises without the **consent of the Borough Surveyor.**

12. No trees or shrubs on the premises shall be cut down or removed without the **consent of the Borough Surveyor.**

13. Tenants shall not, without the previous **consent of the Borough Surveyor,** erect on the premises any Toolhouse, Shed, Greenhouse, Fowlhouse, or other building.

14. Any Tenant who, in the opinion of the Borough Surveyor, shall neglect to observe these regulations, or misuse, or improperly occupy any of these dwellings, or causes or creates any discomfort or inconvenience to the neighbours, shall be subject to notice under Clause 1, and to the forfeiture of the deposit, without a remedy of any kind on account of such notice and forfeiture, and the Corporation shall not be liable for any claim by such tenant for any damage arising therefrom.

15. Tenants are required to keep the dwellings and the gardens (front and back) in a clean and orderly condition.

16. Any person who, or whose wife, or husband, at any time while such a person is a Tenant or occupier of any dwelling, or any part of a dwelling, receives any relief under the Acts relating to the relief of the Poor, other than relief granted on account only of accident or temporary illness, is thereupon disqualified from continuing to be such Tenant or Occupier. (Section 63 of the Housing of the Working Classes Act, 1890).

17. The entry into possession by a Tenant of any of these dwellings shall be conclusive evidence, as against such Tenant, of his concurrence in, and acceptance of, all the foregoing conditions, and of his agreement to be bound thereby.

18. The decision of the Borough Surveyor upon any matter or question arising out of the above regulations (except as to the amount of rent due), is to be binding on the Corporation and Tenant.

As these regulations are made for the benefit of all the tenants, they are earnestly requested to see that they are conformed to in all respects.

Form of Agreement.

Having read the foregoing Conditions of Tenancy, I_____ _____agree to become the Tenant of No._____of the above dwellings, at the Weekly Rent of_____Shillings and_____ Pence, from the _____day of_____next.

Tenant's Signature,_____

Date _____189__

Witness_____

Address _____

NOTE.—*Regulations 4, 8, 11, and 13 are only enforced in cases where injury to the property, annoyance to the neighbours, or overcrowding of the houses would be caused.*

TWENTY IMPORTANT CONCLUSIONS.

Financial gain to the Ratepayers.

1. The carrying out of this scheme has not and will not cost the ratepayers a single penny.
2. There is a clear margin of **nett profit** over and above the £486 per annum which goes to the Sinking Fund. The total accumulated profits already (1902) amount to over £2,000.
3. The dwellings contribute about £500 every year to the funds of the Corporation in the form of rates.
4. At the end of forty-two years from 1897 the Council will be in possession of a property worth £35,000, and producing a nett income over £1,600 a year, and this without having paid anything for it out of the rates.
5. One hundred and thirty-two **old-age pensions** of 5s. a week without cost to the ratepayers can be given in 38 years' time from the nett rents of the cottages.

Direct benefits to the Working Classes.

6. One hundred and thirty-two families of the working classes get better and healthier accommodation in the Municipal Cottages than they used to have, and at rents from 1/- to 4/- per week less.

7. Even those who left comparatively healthy dwellings have benefited their less fortunate fellows by enabling the latter to move up a grade into the houses thus vacated.

8. Dirt, disease, and death are far less prevalent in the Municipal Cottages than elsewhere.

9. The tenants take a pride in their dwellings, and spend time and money in improving them, because they have practical security of tenure.

10. Distinct improvement in the social habits and well-being of many of the tenants themselves and their children, has been noted by competent and careful observers.

11. The number of persons inhabiting the cottages is about 620, that is rather less than the number of rooms.

Useful Practical Deductions.

12. The capital invested for housing each person is about £58.

13. By dispensing with gardens the same kind of houses could be erected on unhealthy areas in the centre of the town at the same rent even if the land cost £4,000 per acre.

14. For every £100 of outlay in respect of a housing scheme on the Richmond lines, the rent to be paid by the tenant will be about 2/6 per week.

15. If the **period of the loan** were extended another 20 years the rents could be reduced by at least 3d. per week in respect of each £100 of outlay.

16. If housing loans were issued at $2\frac{1}{2}$ per cent. for 60 years, the houses could be let at **1/- per room per week**.

17. The **losses** from empties, arrears, and bad debts have been **less than 1/-** on each £100 of rent.

18. The estimated annual charges of one-third of the gross rent for repairs, management, and other expenses are fully justified by the experience of owners of large estates of a similar character.

19. With slight modifications the Richmond scheme could be adopted and extended with the like financial results by any local authority in a similar district.

20. In **rural districts** where rates are lower, the cost of building less, the roads cheaper to make, the rents charged under a similar scheme could be considerably lower.

CHAPTER XI.

RURAL HOUSING.

Hardly anything has been done in rural districts under the Housing Acts, although the need for action is admitted on all hands. Wages are so very low that the rent which the labourer can afford is insufficient to "pay" private building enterprise. The old, and more or less objectionable, practice of treating cottages as part of the "furniture" of an estate led to the construction of a number of cheap dwellings years ago, but most of these are much below modern sanitary requirements and are becoming more and more dilapidated every day, while in those numerous villages where they are still tied to the farm or mine, other and obvious causes prevent sanitary improvements being effected. Even this source of supply has now practically ceased. Strange to say, where the capacity for rent paying is least, the administrative obstacles in the way of cheap municipal dwellings are greatest; the procedure for adopting Part III is more cumbrous and expensive; the rate of interest on loans is higher; and the building requirements are eminently unsuitable and unnecessarily restrictive.

Only two district councils have actually built cottages, but a short account of their experience may be instructive.

THE IXWORTH (SUFFOLK) COTTAGES.

In February, 1891, the Labourers' Association at Ixworth applied to the Suffolk County Council for assistance in securing better housing conditions, and in reply received from the Chairman a copy of the Housing Act of 1890, with notes, which the men duly digested. Three members of the Association were then appointed to present a detailed report on the condition of many of the cottages to the Rural Sanitary Authority, who thereupon got repairing and closing orders under the Public Health Act, and Part II of the Act of 1890. Unfortunately, the supply of cottages was quite inadequate, and the eviction of tenants from the bad dwellings would have produced worse evils than those already in existence, so the local authority were asked to take action under Part III of the Act of 1890. After considerable pressure and agitation, the Rural Sanitary Authority applied to the County Council for an inquiry, which was duly held, and resulted in the granting of a certificate that the Act might be adopted [sec. 55, sub-sec. 1], and that the expenses should fall upon the whole Thingoe rural district rather than upon the parish of Ixworth [sec. 55, sub-sec. 2, and sec. 65, clause iii.] Speaking of the accommodation in Ixworth, it was officially stated that—

"The ground itself seems overcrowded with hovels (they can scarcely be called houses, how much less homes?), and these hovels are themselves sometimes overcrowded with inhabitants."

Among other facts which transpired were the following—

(*a*) Roofs and walls of many cottages leaky;

(*b*) Privies ill-placed and insufficient;

(*c*) Floors rotten or ruinous;

(*d*) Want of ventilation and light;

(*e*) Water supplies a serious menace;

(*f*) The sanitary authority had closed some and ordered others to be repaired under Part II, so that the need for new dwellings was accentuated.

The district sanitary authority objected to the cost being spread over all the parishes, and they appealed to the County Council for another inquiry dealing specially with the subject of the contributory places for expenses. The appeal was granted, and owing to a general wrangle and muddle, resulted in a report to the County Council that a certificate should **not** be granted, as the rural sanitary authority had not made out its case. The Labourers' Association, who had already expended over £30, appealed to the Local Government Board, but were referred to the County Council, who, at the instigation of Lord F. Hervey, the holder of the first inquiry, published the original certificate. In 1892 a new sanitary authority was elected, and they decided to act on the certificate and adopt Part III. The site (4 acres) was acquired by agreement, and eight cottages were built at a total cost of £1,700. The money was borrowed at $3\frac{1}{4}$ per cent. for 30 years, so that the loan charges amounted to about £10 10s. a year for each cottage.

The cottages are let for £5 5s. a year, and 4/6 extra for an allotment of garden ground, so that there is an annual deficit on loan charges of at least £5 5s. per cottage per annum. If the money had been lent by the Public Works Loans Commissioners at the market rate of interest (say $2\frac{3}{4}$ per cent.) for 75 years, and the rents fixed at 2/5 per week, the enterprise would have been a financial success. The average agricultural labourer in Suffolk expects to get a cottage below 2/6 a week, but it certainly appears more reasonable that wages should be raised to enable the payment of this small amount, rather than that the requirements of civilisation should be sacrificed for the sake of a low rent.

THE PENSHURST (KENT) PIONEER COTTAGES.

The reasons that induced the Sevenoaks Rural District Council to undertake the difficult task of carrying out a rural municipal housing scheme are best described in the words of Miss Jane Escombe, a parish councillor of Penshurst, closely associated now and always with the enterprise in question. She says:—

We may, I think, accept inadequate and defective house accommodation as proved. This has long been accepted as to towns, but even now it is hardly so generally realised that the same evils exist in our rural districts. You pass through our quiet villages, and you see old cottages covered with honeysuckle, roses and ivy; you think how beautiful! how restful! but you little imagine what sad decay and misery the outer beauty covers. Many of our country cottages are badly out of repair, some have fallen into hopeless ruin and are not rebuilt, and the inhabitants are obliged to crowd into the others. Is it not a national shame and a scandal in the country, where there is so much room, that there should be so much overcrowding? Even in villages, not in such a hopelessly bad condition, cottages do not increase at the same rate as the population.

The standard of living of our workmen to-day is happily higher than in the times of their fathers; they will not live in the same poor, fast-decaying, unsanitary homes that satisfied their fathers and grandfathers, and they flow into the cities, help to increase the overcrowding and to overstock the labour market, generally to the disadvantage of the older inhabitants.

The housing problem is at the root of all sanitary reform. Badly built, badly drained, unsanitary houses lead to disease, to the spread of infection, and to lessened vitality. Lessened vitality in its turn tends to the liability to fall an easy prey to disease and the drink habit. On children, bad housing has most serious physical, mental and moral effects; and this from the race point is most harmful and damaging. Overcrowded houses have the same physical and even worse moral effects. "Appeal to the Sanitary Inspector," you may say—"he can prevent it." *We dare not appeal, we dare not put in force the law*, our people must crowd together, we have no roomy cottages to give them; they cannot sleep under the roof of Heaven—the policeman will not allow that, though sleeping in the sweet balmy air of summer would be much better for them than the small, close, hot, reeking rooms in which they are forced to herd. Some of our cottages have only one sleeping room, and I am inclined to say most have only two; the younger children sleep with the father and mother, the growing-up sons and daughters share the other room. Such overcrowding must and does beget disease and immorality.

I think making village life more comfortable by giving better dwellings will help in a degree to lessen the cry—"No room to live! no work to do!" And if we strive to improve our own villages, we shall be doing something towards helping our town brethren; we are of one family, so intimately connected that if one suffers so must the others.

Believing this, and not only working for ourselves, the Parish Council of Penshurst, of which I have been a member since the passing of the Local Government Act, 1894, determined to urge their Rural District Council to put Part III of the Housing Act, 1890, into force.

From the very beginning we realised that to build cottages at a weekly rental of 2s. 6d. or 3s. would be quite impossible to us. Our village is one of the most beautiful in Kent, full of picturesque old buildings and cottages; to build brick boxes with slate lids would have been desecration. Then came the requirements of the Local Government Board; these added very much to the expense of building. Of course it is well to keep up a high sanitary standard and not to allow jerry building; but some of these regulations, though perhaps imperative in towns, seem unnecessary in rural districts, where buildings are only one-storied and not close together. Bearing all this in mind, we decided to begin with cottages at about a 5s. weekly rental for the higher class workmen; we hoped that they would move into our better cottages and leave theirs at a lower rent to the agricultural labourer.

In Penshurst we have many of this higher class of workmen; some are anxious for better accommodation, and many desire to come nearer their work. I should think there can hardly be a single village without some such; by building for them—and you can build cottages for them that will not become chargeable on the rates—you help their poorer brethren, for whom, as the law now stands, it is all but impossible to provide decent homes.

The usual long and arduous struggle against apathy, hostile interests, and red tape, commenced in 1895, but the actual cottages were not occupied till 1900-1901.

The obstacles in the way of success were so many, the procedure so cumbrous, and the determined perseverance of the Parish Council so great that the following chronological statement prepared by Dr. Tew (Medical Officer of Health, West Kent), from information supplied by Miss Escombe, may well be read and digested, because it furnishes an object lesson, showing how an apparently hopeless struggle against so many difficulties may ultimately be crowned with success. The particulars are as follows:—

November, 1895.—First proposal made on the subject in the form of a resolution at the **Parish Council** meeting. The motion was rejected.

April, 1896.—A new Parish Council elected; pledged to endeavour to put Part III of the Housing of the Working Clas·es Act into force. A committee was formed for this purpose.

The Committee obtained information from employers of labour or agents as to—

(1) Names of workpeople! (2) Their calling; (3) Whether married or single; (4) Size and character of houses; (5) Distance from work and other particulars.

They interviewed married men living in lodgings, and working men over two miles from employment, asking—

(*a*) Are you in want of other accommodation?

(*b*) On what grounds?

(*c*) Are you prepared to support your claim if an inquiry is held?

The result showed that 20 cottages were needed by people whose work was in or within a mile of the village.

July, 1896.—Committee reported. This report was printed and issued to landowners, with letters requesting information as to whether the landowners were themselves prepared to build cottages.

October, 1896.—The answer to this appeal having proved that private enterprise could not be relied on to supply the much-needed cottages, the Parish Council called upon the District Council to take the necessary steps to put Part III of the Act into force. District Council made inquiry as to the willingness of the landowners to supply the cottages, and received the same unsatisfactory answer as was given to the Parish Council.

March, 1897.—District Council held an inquiry at Penshurst to satisfy themselves of the need, and, being satisfied with the evidence produced, applied to the County Council. [Sec. 55, sub-sec. 1].

July, 1897.—The County Council held the public inquiry at Penshurst, granted the necessary certificate, and declared urgency. [Sec. 55, sub-sec. 1 (*a*)].

November, 1897.—Parish Council urged District Council to move forward and appoint a joint committee, nothing having yet been done.

December, 1897.—Joint Committee was formed, and held its first meeting.

March, 1898.—Land secured for site; competitive plans advertised for. [Sec. 57].

September, 1898.—Tenders for building were invited.

October, 1898.—Tenders being in excess of architect's estimates, the plans were revised by the architect.

November, 1898.—Builders' revised tenders accepted by District Council.

December 31st, 1898.—Plans sent to Local Government Board, and a loan of £1,800 applied for.

March 6th, 1899.—Local Government Board held an inquiry. (The third public inquiry).

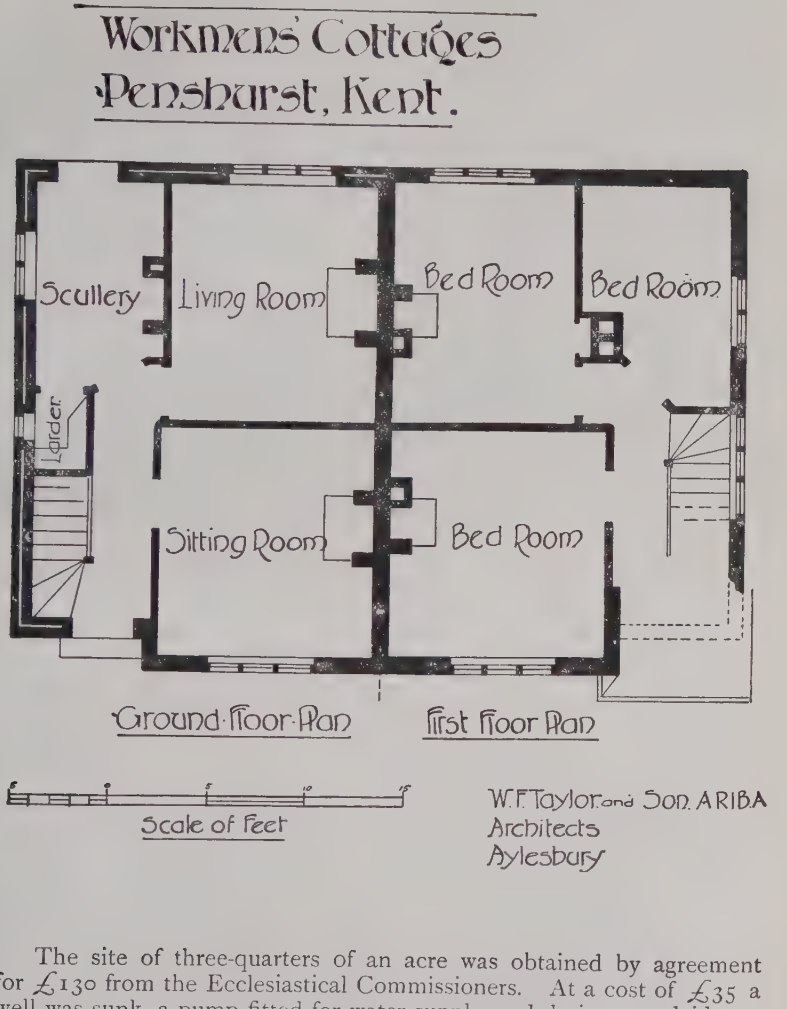
June, 1899.—Local Government Board demanded that a well be sunk, and drainage scheme submitted before granting loan.

September, 1899.—Local Government Board sanctioned loan.

October, 1899.—Application made to Public Works Loan Commissioners, and a loan of £1,800 granted for 40 years.

November 9th, 1899.—Seal of District Council was to be affixed to deed of purchase of site from Ecclesiastical Commissioners.

November 25th, 1899.—The seal of the District Council was to be affixed to builder's contract. Builder ready to commence work.



The site of three-quarters of an acre was obtained by agreement for £130 from the Ecclesiastical Commissioners. At a cost of £35 a well was sunk, a pump fitted for water supply, and drains were laid to a great extent on the admirable principles advocated by Dr. Vivian Poore, the apostle of natural purification of sewage by exposure to the earth and the air.

Sixty architects sent in designs for the cottages, but, as usual, the weak point was the cost of erection, which was under-estimated by the successful competitor. However, by the help and goodwill of the architect and builder, and after a partially successful contest with the Local Government Board, the plans were modified. Amended tenders

were obtained for the erection of six lobbied cottages at a cost of about £1,540.

The site is concreted under the flooring; the walls are of double brick, with air space between up to the first floor, and above that weather tiles nailed on brick. The cottages have an entrance and staircase apart from the living rooms, and contain the following accommodation:—On the ground floor, a kitchen, 12ft. by 10ft. 6in.; a sitting room, 11ft. by 11ft; scullery, 10ft. 6in. by 6ft. 6in. On the first floor, three bedrooms, two ventilated by fireplaces, and the third by a ventilating shaft. All the rooms are 8 feet high, and well-lighted with large windows nearly reaching the ceilings. The total inclusive cost was about £1,800.

The money was borrowed at a cost of 3¼ per cent., as at Ixworth, from the Public Works Loan Commissioners, but for a period of 40 years, so that the annual cost for interest and repayment of principal is £74 9s. 6d., or £4 2s. 9d. per cent. The rents, at 5/- per week, produce £78, leaving a margin of £3 10s. 6d. for repairs. The rates are compounded for by Miss Escombe, who collects them with the rents, and thus reduces them to the lowest possible figure.

Dealing with the letting of the cottages, Miss Escombe says:—

> We began with six cottages as an experiment, knowing we should only relieve the extreme pressure; this pressure has unfortunately increased in the interval. Two of our cottages are let to men who had been living in cottages belonging to large houses; these, owing to changes in tenure, have come to be needed for the servants of these houses. One was an especially hard case. An elderly man, who had lived all his life in Penshurst, and brought up a large family most respectably, would have been obliged to move quite away, if our Parish Council had not been able to supply him with a new home. Then, again, two men who have been living all their married life in odd rooms, have secured two more of our cottages. Four are thus taken up, and we have only two wherewith to help the village.

Under these circumstances it is not surprising to learn that the Council are contemplating the erection of additional cottages at an early date.

The new cottages are to be built in terraces of six, and will cost less than the first lot of cottages.

Attempts to provide dwellings under Part III of the Act of 1890 have been, or are being, made at Wroxham, Horsford, S. Faith's, East Grinstead (Rural), Maldon (Rural), Hexham (Rural), Barrow-on-Soar (Rural), and Mitcham. At **Mitcham**, although a special parish council election was fought on the housing issue, and eleven out of fifteen councillors were returned pledged to secure the adoption of Part III, the Surrey County Council, after the usual inquiry under sec. 55 (1), refused to grant their certificate, and nothing more could be done with any effect.

By the Housing Act of 1900 the procedure for rural housing has been simplified to a certain extent. The chief changes are—

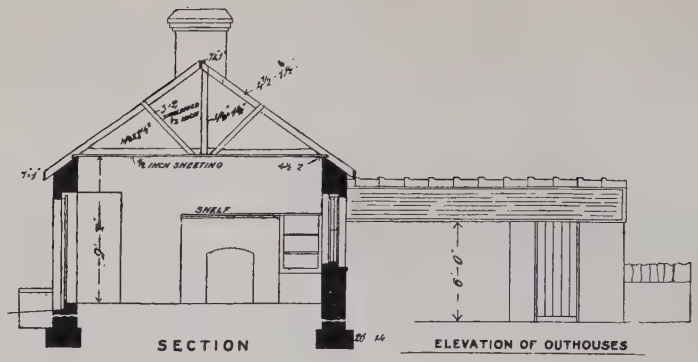
PENSHURST MUNICIPAL COTTAGES.

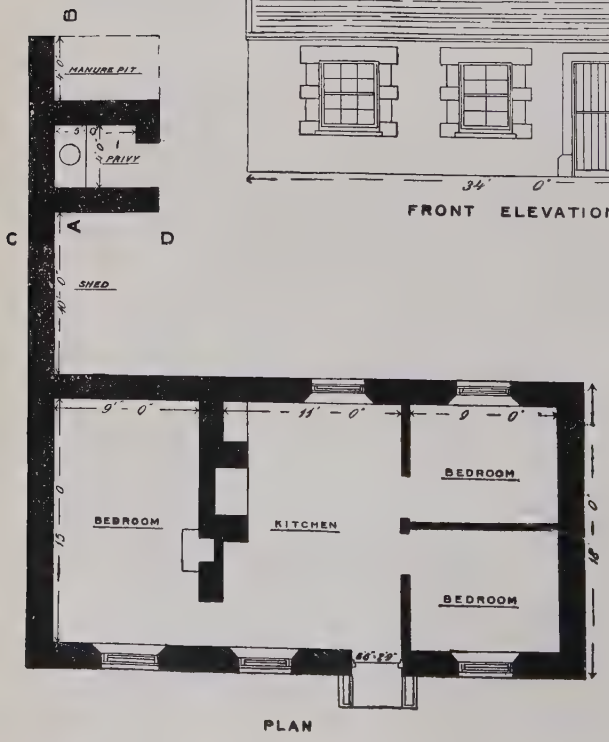
Cost, £250. Rent, 5/- per week.

PIONEER COTTAGES—FRONT VIEW.

(See pp. 137 and 138.)

PIONEER COTTAGES—BACK VIEW.





Middleton Rural District (Ireland) Labourers' Cotts.

Built under the 'Labourers' Acts' (see pp. 139 and 32-34).

Cost of Building £150. Rent, 1/3 to 1/6 per week.

(1) In lieu of the complicated procedure for adoption prescribed by the proviso to sec. 54 and by sec. 55 of the Act of 1890, it is provided that a rural district council may, with the consent of the county council, adopt Part III, either for the whole of their district or for any contributory place therein [sec. 2, Housing Act, 1900].

(2) If the district council make default in properly exercising their power of adopting and acting under Part III, they will be liable to have their powers transferred to the county council [sec. 6].

(3) The parish council may pass a statutory resolution asking the county council to take action where the rural district council has not done so [sec. 6].

These and other consequential changes are given in detail on pp. 55-57 of the Appendix.

RURAL HOUSING IN IRELAND.

It is to Ireland, however, that we must turn for examples of Rural Housing on a large scale. A summary of the various Acts under which some 15,000 municipal cottages have been erected for labourers is given on pp. 32-34, together with statistics as to cost, rents, and loan charges, but as little seems to be known outside Ireland as to the excellent quality of the dwellings that have been erected in the various rural districts, the following description of some, provided in the Middleton Rural District, County Cork (which are among the best of their kind), may be useful to housing reformers elsewhere. The particulars with regard to these cottages have been derived from official information kindly supplied by Richard Evans, Esq., C.E., of Cork, who has given much time and attention to this difficult problem, and has succeeded in designing some very healthy and convenient dwellings at a moderate cost. When ordinary housing conditions of rural districts in Ireland are borne in mind, it must be admitted that these municipal cottages are a big step towards raising the standard of housing among the labourers. The plots of ground are about one acre in extent, and though in some districts the houses are semi-detached, those here described are detached cottages of one storey. In the Middleton and Kinsale Rural Districts 198 cottages are being built; about 30 of them, however, are not yet contracted for.

The site is cleared of vegetable earth, and covered with a layer of stone, six inches thick, so that the floor level is at least six inches above the adjoining ground, and a 4ft. path is formed round, graded so as to drain the surface water.

The foundations are two feet deep, on flat flags, well crossed and bonded.

The walls are 18 inches thick, of rubble masonry, in courses 14 inches high, well beaded and bonded.

Brickwork of the first quality, in cement mortar, is used for all arches, front windows, kitchen fireplace, and chimney shaft. The exterior of the house walls is plastered with cement mortar one inch thick. A damp course of pitch and Stockholm tar is made six inches above the ground line, and air bricks are fixed so as to ventilate under the wooden floors. Stones and brickwork are laid in mortar, two parts lime to five of sand.

The kitchen floor is tiled with 9in. by 9in. black fireclay tiles, laid in fine mortar and grouted with cement. The hearths are 6ft. by 4ft., made of firebricks on edge. Partitions of $4\frac{1}{2}$ by $1\frac{1}{2}$ white deal, with studs, $2\frac{1}{2}$ bricks apart, and filled in with bricks on flat, are built up to the ceiling joists.

All timber is the best of its kind, free from saps, shakes, cracks, wavy edges, or large knots. Red pine is used for window frames and sashes, and second quality white deal for all other work, fixed with wrought iron or wire nails. The bedroom floors are boarded with inch flooring laid folding. The roofs are of slate $\frac{1}{4}$in. thick, uniform in size and weight, tough and smooth, giving a clear ring when struck, and fixed upon sawn battens, $2\frac{3}{4}$in. by 1in., with copper nails, so as to have four inches cover and five inches side over. Wall slates are bedded in fine mortar. Laths are fixed between the battens and the slates, full rendered with haired mortar. The rafters are 18 inches apart. Proper lead, top and step flashings are provided in all cases, with cement fillets over where necessary. The ridge tiles are of black fireclay. The ceilings are sheeted with prepared rebated sheeting, $\frac{1}{2}$ inch thick.

The doors are a full inch thick, ledged and braced, beaded and rebated to all openings. The window sills and door curbs are of chisel dressed limestone. The window frames have rebated and moulded sashes, glazed with best 16-oz. glass. A cupboard is provided in the recess. All timber and iron work is painted three coats.

The interior of the house walls is plastered, and twice coated with whitewash and tallow. Fire-places have efficient flues, and are fitted with a fire machine and grate and a wrought-iron pot crane.

A manure pit is excavated, and the privy floor space is concreted four inches thick.

A fence, 4ft. 6in. high, of stones on edge is constructed round each plot. Wrought-iron gates are hung on a pair of piers, in cement mortar, and a passage is formed for a cart.

The houses are generally built by skilled workmen, whose wages would be from 30/- to 33/- per week.

The cost of erection is £150, and the rents vary from 1/3 to 1/6 per cottage per week, so that they are let for a sum which simply covers the interest on the cost of construction.

CHAPTER XII.

SMALL DWELLINGS ACQUISITION ACT, 1899.

[PP. 63-71 APPENDIX.]

This Act empowers local authorities to advance money for enabling persons to acquire the ownership of small houses in which they reside.

Who are the Authorities for administering the Act.—County Councils and County Borough Councils are the local authorities as a rule, but the Act can be adopted by the Council of any Borough, or Urban District, or Rural District, with a population of 10,000 and over, to the exclusion of any other authority. Councils whose districts contains less than 10,000 inhabitants **may** adopt the Act with the consent of the County Council, but not otherwise, unless so determined by the Local Government Board. [Sec. 9 (1) p. 66, App.]

Advances can only be made

(*a*) To residents or intending residents of the house to be bought.
(*b*) To the extent of four-fifths of the market value, and not exceeding £300.
(*c*) For houses of the value of £400 and under.
(*d*) Where the value of the house is sufficient, the title clear, the sanitary condition good, and also the state of repair.
(*e*) When the repayment of the advance has been duly secured by an instrument vesting the ownership in the local authority, subject to the right of redemption by the applicant. [Secs. 3 and 7, pp. 64-65, App.]

The Rate of Interest is not to exceed one half per cent. above the rate at which the local authority can borrow from the Public Works Loan Commissioners. (At present 3¼ per cent). The repayments may be spread over a period not exceeding 30 years, and they may be paid either weekly or at any periods not exceeding six months.

(*a*) by equal instalments of principal, or
(*b*) by an annuity of principal and interest combined.

Larger sums may be paid at any time after one months' notice, if the purchasers so desire [sec. 1, p. 63, App.]

Conditions of Ownership.—Until the repayments have all been made the house is held under the following conditions:

(*a*) Punctual payment of interest and principal.
(*b*) The owner must be **resident** in the house.
(*c*) The house must be kept in good sanitary condition and repair, and satisfactorily insured.
(*d*) The house must not be used for the sale of intoxicating drinks, or in such a manner as to be a nuisance to adjacent houses.
(*e*) The local authority reserve a power of entry at all reasonable times to secure compliance with the foregoing conditions. [Sec. 3 (1) p. 64, App.]

A register must be kept giving full particulars as to advances and the houses in respect of which they are made. [Sec. 8, p. 66, App.]

The owner may transfer his interest, subject to the foregoing conditions. [Sec. 3 (2) p. 66, App.]

Full provision is made for taking possession of the house by the local authority, where the statutory conditions are not observed, and also for the sale of the house in certain emergencies. [Sec. 3 (3) (4) (5).]

The Expenses of the local authority not reimbursed by the receipts under the Act, must not, in any one year, exceed the proceeds of a penny rate. [Sec. 9 (4)].

The **Borrowing Powers** are those under secs. 233-244 of the Public Health Act, 1875, but money so borrowed is not to be reckoned as part of the debt of the Council, for the purpose of the limitation on borrowing under sec. 234 (2) [pp. 80-81, App.] [Sec. 9 (5) & (6), p. 67 App.]

Separate **Accounts** must be kept and all capital moneys received or retained by a local authority, must be applied in repayment of debt, or, as directed by the Local Government Board. [Sec. 9, p. 67, App.]

London Borough Councils may borrow as for the purposes of the Metropolis Management Acts, 1855 to 1898. [Sec. 9 (10), p. 67, App.]

Loans Sanctioned.—The following statement of loans sanctioned under the Act, from the time of its passing up to the 10th of May, 1902, has been kindly supplied by the Local Government Board:

Authority.	Population.	Amount Sanctioned.
		£
Amble, U.D.C.	4,428	280
Barking Town, U.D.C.	21,547	1,700
Bedwellty, U.D.C.	9,919	750
Birkenhead, T.C.	110,926	950
Cheriton, U.D.C.	5,957	1,785
Erith, U.D.C.	25,295	600
Gillingham, U.D.C.	27,813	4,788
Ilford, U.D.C.	41,240	18,720
Walthamstow, U.D.C.	95,125	1,350
Waterloo, with Seaforth, U.D.C. ...	23,101	300
West Ham, T.C.	267,308	508
Worcester, T.C.	46,623	440

The Town Council of Dublin also proposed to borrow £20,000. The above loans were the subject of no less than 31 separate applications and sanctions. There is room here for reform.

THE ILFORD SCHEME OF HOUSE PURCHASE.

Up to May, 1902, very few local authorities had adopted the Act, and only about £52,000 had been borrowed. This, however, has been largely owing to the fact that for the successful working of the Act some "go-between" is necessary, in the shape of an enterprising builder, company, or association, whose initiative and co-operation are of extreme usefulness in properly carrying out any extensive operations under the Act. Such co-operation is forthcoming in the Urban District of Ilford, Essex (pop. 41,240), where nearly half the inhabitants are owners of their houses, owing to a well-developed purchase system carried on for some years by private enterprise. Thanks to the voluntary efforts of the council and its officers, forwarded by lectures, discussions, letters in the local press, and pamphlets, a further step has been taken on municipal lines, and a very successful scheme of combined municipal, company, and individual enterprise has been working with great success, and has resulted in loans having been applied for under the Act to the extent of over £20,000.

It will, therefore, be of interest to other councils if some detailed account is given of the working of the Ilford scheme. The work is done by a special committee of the council, consisting of six members, assisted voluntarily by the clerk, surveyor, and accountant.

A pamphlet, entitled "How to purchase your own Houses," is issued by the Council, and runs as follows:—

The Ilford Urban District Council is empowered under the Small Dwellings Acquisition Act, 1899, to make advances by way of mortgage, for the purpose of enabling residents, or intending residents, in Ilford to acquire Freehold or Leasehold Houses on the following conditions:—

The Council must be satisfied that the applicant resides, or intends to reside, in the house, and that it is in good repair and satisfactory sanitary condition.

The owner must continue to reside in the house, keep it in a substantial state of repair; he is not to use it for the sale of intoxicating liquors, or in such a manner as to be a nuisance to his neighbours.

The repayments of advances, which is a personal liability of the borrower, may be extended from one to twenty-one years, and must be made monthly, including Principal and Interest.

The rate of interest charged for advances will, until further notice, be 3¾ per cent. on the balance remaining unpaid, as shown in the printed table below.

The rate of interest charged is governed by the rate at which the Local Authority can at the time borrow from the Public Works Loan Commissioners, a margin of Ten Shillings per cent. being allowed in addition for administration expenses.

The sum advanced will not exceed four-fifths of the market value of the property, or £240 in the case of Leaseholds with more than 60 years unexpired, and £300 in the case of Freeholds, or Leaseholds with 99 years unexpired; nor can an advance be made for the purchase of any house worth more than £400, market value.

Repayments are due on the first Monday in the month. The Council will require prompt payment of instalments.

The Council will advance, where necessary, a fractional part of £100, and the borrower may, at any of the usual quarter days, after one month's written notice, redeem the whole of the advance, or any part thereof, not being less than Ten Pounds, or a multiple of Ten Pounds.

Survey.

For advances in all cases £1 1 0

A preliminary fee of 10s. 6d. must be sent with the Application Form in all cases, and will be allowed for if the advance is completed.

Legal Charges.

The Solicitors shall investigate the title to all property proposed for mortgage, and report thereon to the Council.

If the property be accepted, he shall prepare all legal documents relating thereto, except where the purchaser is obliged to have all or any documents prepared by the Vendor's solicitor, in which case the whole of such documents must be examined and approved by the Solicitors to the Small Dwellings Acquisition Act Committee.

Scale of Legal Charges.

Investigation of Title, preparation and completion of Purchase Deed, in all cases, £2 2s. 0d.

Preparation and completion of Mortgage Deed (including searches, parchment, and attendances when necessary), in all cases, £2 2s. 0d.

In cases of large Estates, for Investigation of Title, etc., and Preparation of Mortgage Deed, etc., £3 3s. 0d. inclusive.

Registrations, where necessary, Stamps, Fees to Lessor's Solicitor, Search Fees, or other extra costs incurred, will be additional.

Release or Redemption in the form prescribed by the Council	£0 5 0
Transfer of Mortgage from one person to another ...	£2 2 0
Transfer of Mortgage from Societies, etc.	£3 3 0

A Table will be annexed to each Mortgage Deed showing clearly the details as to repayment; the cost of which will be Five Shillings in each case where an advance is made.

All applications for advances must be made on the Official Forms supplied by the Council, and a Preliminary Fee of 10s. 6d. must accompany the application.

There are no entrance fees, and no fee is charged for commission or redemption. A charge of 1s. will be made for Pass Books.

Forms of Application and further particulars may be obtained at the Urban Council Offices, Cranbrook Road, Ilford, between 9 a.m. and 5 p.m. daily, except on Saturdays.

The following is the **form of application:—**

SMALL DWELLINGS ACQUISITION ACT, 1899.

No.....

.....1901.

Sir,

I beg to forward for the consideration of the Council the following Particulars of Property as Security for an advance of £ , and I enclose the Preliminary Survey Fee of 10s. 6d.

I am,

Yours, etc.,

Form of Application—continued. Particulars to be supplied by Borrower.

Situation of Property.
Number and description of rooms. Name and Address of Vendor.
Is the Property Freehold or Leasehold?
If Leasehold, state the number of years unexpired.
If original Lease, Under-lease, or assignment of Lease.
Have expenses of road-making been paid?
Ground rent per annum, and when payable.
To whom? Address.
State the amount for which the premises are insured, and name of Office.
Is there any pipe stove on the premises?
If unoccupied, what is the fair rental?
Does applicant occupy the premises, and if not when does he propose to enter into occupancy?
State frontage and depth of ground on which the house stands.
Are the sanitary arrangements in perfect order?
If let, does the landlord or tenant pay the rates and taxes?
Amount assessed to Inhabited House Duty, if occupied.
Poor Rate Assessment. Is the Property in thorough repair?
State amount required to be advanced. Term of years.
State Purchase-money.
State (1) if the applicant is over twenty-one years of age; (2) if applicant has been a bankrupt, or made a composition with his creditors, or if any judgment exists against him.
Name. Address. Occupation.

On the back of this form the following particulars are shewn:—

Application for Advance.

Ledger Folio ..... *Advance Folio*.....
Name of Borrower.....

Situation of Property.....	Monthly Repayment.....
Sum applied for, £.....	Total Interest.....
Term of Years.....	Total to Repay.....
Surveyor instructed.....	First Payment due.....
Surveyor's Report.....	Amount voted, £.....
Approved by Committee.....	Date.....
Report to Local Government Board.....	Borrower informed.....
Copy to Solicitor.....	

Surveyor's Report.

No.....

Situation of Property .....
Freehold or Leasehold.....Ground Rent if Leasehold.....
.....

Clerk to Urban District Council.

Date.....

1. Is the locality in which the Property is situated improving?
2. Are the adjacent premises used as private residences, shops, or manufacturing premises?
3. Is the House detached, semi-detached, or in a terrace?
4. What extent of ground is comprised in the property? What is the frontage?
5. Is the House well-built, of good materials, and in good repair?
6. Is the roof watertight, and is it well constructed? Is it slated or tiled, and is it a valley or a span?
7. Is the drainage satisfactory?
8. State number of rooms, and how distributed?
9. What rent do you think might fairly be expected from the Property, the tenant paying taxes?
10. What do you consider the marketable value of the property?

General remarks by the Surveyor.

Signature .....
Date .....

Information to be furnished to the Local Government Board with application for sanction to borrow money:—

1. Name of Local Authority.
2. Population of District according to last Census.
3. Rateable Value of District for purposes of the rate applicable to the general purposes of the Public Health Acts.
4. Amount of proposed advance.
5. What are the agreed terms as to
   (*a*) Period for repayment? and
   (*b*) Rate of Interest to be Paid?
6. Situation and description of House in respect of which the advance is to be made.
7. Name of Resident.
8. Is the Property Freehold or leasehold?
9. If Leasehold, what is
   (*a*) The unexpired period of the Lease? and
   (*b*) The Ground Rent?
10. What, in the opinion of the Local Authority, is the Market Value of the Ownership, and on what is the opinion based? A copy of any valuation made on behalf of the Authority should be supplied.
11. What, according to the Rate Book, is
    (*a*) The Gross Rental? and
    (*b*) The Rateable Value of the Property?
12. Have the Local Authority satisfied themselves that each and all the requirements of Section 2 of the Act have been or will be complied with.

Financial Arrangements.—The council borrows at $3\frac{1}{4}$ per cent. and **lends at $3\frac{3}{4}$ per cent.**, chargeable on the balance remaining unpaid each month, and not on the yearly balance; a distinct benefit to borrowers. The council **advances four-fifths** of the market value of the house as reported by the surveyor and two members of the committee after visit and inspection. They take no notice of what the purchaser might give, nor what the vendors say they are worth, or even offer them at.

The following tables show approximately the advantages derived from purchasing houses under the council's scheme in cases where the purchasers provide the difference between the purchase price and the council's loan.

It is important, however, to note that in most cases the amount paid by the purchasing tenant does not make either him or the council the actual owner of the house, but only of an interest in it, inasmuch as there is a weekly rent for all time of from 1/6 to 3/6 a week payable to the owners of the land in the shape of ground rent. If the houses are bought freehold, the figures are not quite so advantageous, more especially when it is remembered that the occupying owner's interest carries with it all the liabilities for rates, taxes, and maintenance.

The figures are given fully because they will apply to other municipal schemes of this kind.

1.—FINANCIAL ARRANGEMENTS FOR PURCHASE IN 21 YEARS.

Market Value of House.	Council's Loan.	Cash required	Repayments made to Council each Year.	Ground Rent.	Total Cost Yearly.	Estimated Rental Value.
£	£	£	£ s. d.	£ s. d.	£ s. d.	£
400	300	100	20 14 0	8 0 0	28 14 0	42
380	300	80	20 14 0	7 0 0	27 14 0	36
340	270	70	18 13 0	7 0 0	25 13 0	34
300	240	60	16 12 0	6 10 0	23 2 0	32
280	220	60	15 4 0	5 10 0	20 14 0	28
250	200	50	13 16 0	5 0 0	18 16 0	26
200	160	40	11 1 0	4 15 0	15 16 0	23
180	140	40	9 14 0	3 15 0	13 9 0	20

2.—FINANCIAL ARRANGEMENTS FOR PURCHASE IN 14 YEARS.

Market Value of House.	Council's Loan.	Cash required	Repayments made to Council each Year.	Ground Rent.	Total Cost Yearly.	Estimated Rental Value.
£	£	£	£ s. d.	£ s. d.	£ s, d.	£
400	300	100	27 12 0	8 0 0	35 12 0	42
380	300	80	27 12 0	7 0 0	34 12 0	36
340	270	70	24 17 0	7 0 0	31 17 0	34
300	240	60	22 2 0	6 10 0	28 12 0	32
280	220	60	20 5 0	5 10 0	25 15 0	28
250	200	50	18 8 0	5 0 0	23 8 0	26
200	160	40	14 15 0	4 15 0	19 10 0	23
180	140	40	12 18 0	3 15 0	16 13 0	20

The following is the SCALE OF MONTHLY REPAYMENTS, including Principal and Interest, in respect of each £100 advanced:

Period of Repayment in Years.	If Paid Monthly.	If Paid Yearly.	Period of Repayment in Years.	If Paid Monthly.	If Paid Yearly.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
1	8 10 0	102 0 0	12	0 17 4	10 8 0
2	4 6 7	51 19 0	13	0 16 3	9 15 0
3	2 18 10	35 6 0	14	0 15 4	9 4 0
4	2 4 11	26 19 0	15	0 14 7	8 15 0
5	1 16 7	21 19 0	16	0 13 11	8 7 0
6	1 11 1	18 13 0	17	0 13 4	8 0 0
7	1 7 2	16 6 0	18	0 12 9	7 13 0
8	1 4 2	14 10 0	19	0 12 4	7 8 0
9	1 1 11	13 3 0	20	0 11 11	7 3 0
10	1 0 1	12 1 0	21	0 11 6	6 18 0
11	0 18 6	11 2 0			

Co-operation of Council with Company.—The proprietors of the Corbett Estates have purchased land at Downshall, immediately adjoining Seven Kings' Station on the G.E.R., and at Mayfield (330 acres), where the Railway Company have opened a new station in the centre of the property.

They give special facilities for enabling the council to carry out the Act by catering on these estates expressly for workmen of the class who may be expected to buy their own houses. The freeholder makes the roads and pavements in accordance with the directions of the local board. The front gardens are turfed, and trees and shrubs are planted. Each house is fitted up with either electric or gas fittings, and variations from the usual styles are made to suit the purchaser. A most effective arrangement is also made for assisting persons with a very small amount of cash to take advantage of a loan from the council under the Act. The Corbett Estates will advance part of the balance of 20 per cent. of the purchase money on a second mortgage, so that a person wishing to buy a house costing £308 could arrange the purchase as follows (approximately):—

He could receive a loan from the council of -	£235	
One from the vendor on the 8 years' instalment system of - - - - -	50	
And his cash payment would thus only be -	23	
		£308

His annual payments would be—

	For 14 Years.			For 21 Years.		
	£	s.	d.	£	s.	d.
In respect of the council's loan	21	2	5	16	4	4
In respect of the instalment loan from the vendor - -	8	8	0	8	8	0
Ground rent - - -	6	18	0	6	18	0
	£36	8	5	£31	10	4

After the first 8 years his annual payment would be reduced, in the case of a purchaser taking advantage of the council's 14 years' loan, to £28 os. 5d.; and in the case of a purchaser taking the 21 years' loan, to £23 2s. 4d.; while after a further 6 years in the first case, and 13 years in the latter case, he would have no burden beyond the ground rent of £6 18s. This would be manifestly a very great saving upon any system of easy payments which could be carried out by a vendor without the assistance of public credit.

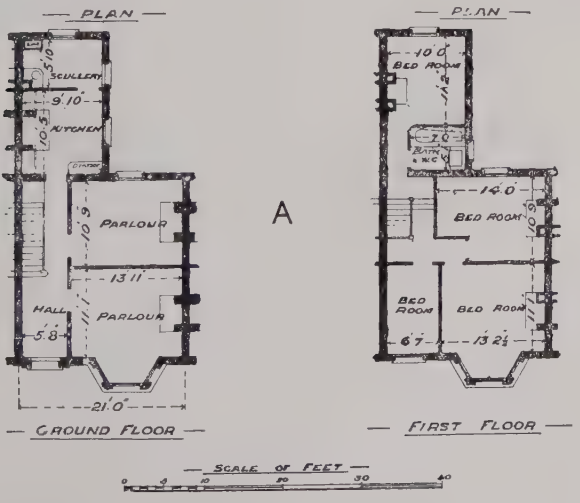
The Vendors' Loan would be repayable with Interest, to the Corbett Estate Offices direct, by equal quarterly instalments for the first 8 years.

HOUSES PROVIDED UNDER SMALL DWELLINGS ACQUISITION ACT AT ILFORD.

(By permission of the Corbett Estates Co.)

This illustration shews a type of house which has been largely erected in districts just outside London, and used for occupation by two or more families in many cases. They are specimens of houses built on the Corbett Estate, according to two plans—A and B. Class A plan is shewn below. Class B plan is somewhat similar to that of the Richmond Class A cottages. The houses are sold on a 999 years' lease, by the procedure described in pp. 145-149, on the following terms :—

Class A, Leasehold	-	£256 10 0	**—Ground Rent**	-	£5 1 0
Class B, Leasehold	-	£222 0 0	**—Ground Rent**	-	£4 16 0

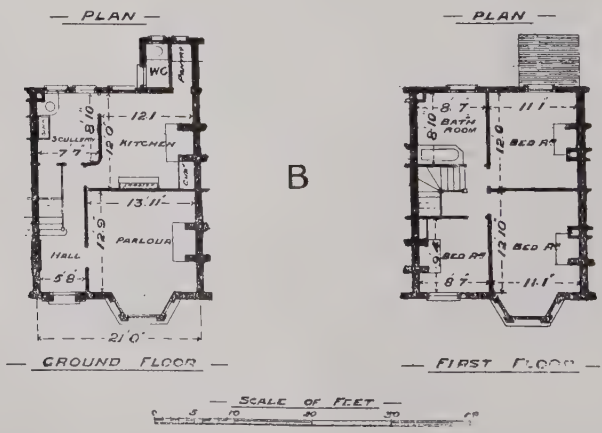


"EALING TENANTS LIM.TED" (Co-operative Houses).

Woodfield Road, Ealing, W.

Cost of Building about £360 per house. *(See page 183).*

The following plans are those of the Class B houses erected on the Corbett Estate as referred to on the preceding page, where the elevation is shewn.



Approximate cases are given below:

Price of Houses.	Council's Loan.	Loan by Vendor.	Cash required.	Repayments made to Council for 21 Years.	Repayments made to Vendor for 8 Years.	Ground Rent.	Total Cost.	Rental Value.
£	£	£	£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
173	130	25	18	9 0 0	4 4 0	3 16 0	17 0 0	£19 (Let Weekly.)
217	170	30	17	11 15 0	5 1 0	4 16 0	21 12 0	£23
260	200	35	25	13 16 0	5 17 8	5 1 0	24 14 8	£28
308	235	45	28	16 5 0	7 11 4	6 18 0	30 14 4	£32 (Yearly.)
377	290	50	37	20 1 0	8 8 0	7 1 0	35 10 0	£36
Market Value 400	300	65	49	20 14 0	10 18 2	9 18 0	41 10 2	£42

The above figures shew clearly that with a small initial outlay it is cheaper in Ilford to buy a house than rent one.

The prices of the various dwellings range from £217 leasehold (999 years at about £5 ground rent per annum), and £330 freehold, for houses containing one sitting room, kitchen scullery, three bedrooms, and bathroom, with hot and cold water supply, and w.c. It will be noticed that rates, taxes, and repairs have to be added to the foregoing annual charges, and a reasonable amount for this purpose would be about one-half the amount annually paid to the Council, plus the ground rent, thus bringing up the total rent-purchase cost of a six-roomed house to 15/- per week inclusive, for 21 years, or about 18/- per week for 14 years. In some parts of England, this amount would, of course, be prohibitive, but in and near London it would in many cases be less than the actual rent payable for similar accommodation.

As regards total repayments, it will be found that the interest charged by the average Permanent Building Society exceeds the Council's rates by 43 to 74 per cent., according to the length of the term.

The Cranbrook and Central Park Estate Company are also prepared to assist purchasers to acquire houses on their estates, by granting special Loans in addition to the Advances made by the Urban District Council.

Similar arrangements are contemplated in connection with other Building Estates in Ilford.

GENERAL REMARKS ON THE PURCHASE SYSTEM.

This system would work out cheaper and better in **Rural Districts** if applied in conjunction with a system of small holdings.

It will not, however, contribute materially to a solution of the housing difficulty, because—

(*a*) It is an increase in the number of Cottages, and **not a** multiplication of Cottage **Owners** that is required.

(*b*) Only a minute percentage of working men could afford to advance even a fractional part of the purchase money.

(*c*) There would be what there is now in existing houses owned by workmen, a danger of **Repairs** being inadequately done and **Sanitary Reforms** opposed, especially those

requiring a large immediate outlay. This was shown to be the case in a village near Aberdeen, where the enforcement of necessary sanitary reforms would have necessitated the practical bankruptcy of nearly all the house owning fishermen.

(*d*) The workman would be so tied to the one locality that his independence would seriously suffer and his enterprise would be destroyed, while the necessary industrial freedom and elasticity of trade would be seriously hampered by his "settlement" in one limited area.

The objections to and disadvantages of the present house-purchase system are gradually forcing themselves upon the convictions of those who have been most earnest and energetic in promoting this form of housing activity, and we find philanthropists like Mr. Cadbury, of Bournville; workmen's self-help associations, such as the great Co-operative Societies, and well-informed semi-state organisations, such as the great German Building Societies, becoming more and more alive to the need for retaining possession, if not of the whole dwelling, then of a substantial or controlling interest in it, especially as regards the site. As any form of supplying healthy dwellings is better than either doing nothing or letting new slums be created by the uncontrolled jerry-builder, it may be well to consider one or two proposals for getting over some of the objections to the house purchase system.

The Local Authority should be the Ground Landlord, and organise Schemes.

It has already been urged that in order to secure more effective control over the construction, sanitation, and management of workmen's dwellings, they should, in future, as far as possible, be built upon sites of which the Local Authority is the ground landlord, and this obviously applies with even greater force in the case of dwellings acquired by means of Municipal or State-aided Purchase Schemes.

The local authority should purchase a large area of land under Part III of the Act of 1890, and after laying out the necessary streets, sewers, and building plots, should let it on long and favourable leases to any reputable persons or companies willing to build dwellings thereon of a prescribed character In many cases this would give scope for the enterprise of ordinary builders, but it would be desirable to form in every town or district a semi-official committee, such as those existing in numerous continental towns, to arrange for the actual building and disposal of the dwellings, and to provide the necessary balance of purchase money between the amount advanced by the municipality and the amount possessed by the tenant, as is done to a certain extent by the Corbett Estates, and by several co-operative societies.

There are many reasons why comprehensive and concerted schemes should be carried out in every district for the supply of suitable dwellings for purchase by tenants under municipal rather than private ground landlords—

(1) So far as possible the mass of workmen's dwellings provided in future should be undertaken not so much from the standpoint of mere private profit, but as part of a great work of national regeneration, with a view to secure the health, safeguard the pockets, and raise the housing standard of the working classes.

(2) Instead of encouraging men to purchase the unregulated product of the jerry builder, or a number of odd houses scattered here and there, it will be more economical to provide sites and buildings within a manageable area and grouped together as much as possible.

(3) The land being bought in large quantities would enable cheaper and larger sites to be let or sold for the houses.

(4) By building on a large scale, the houses themselves could be produced and sold more cheaply.

(5) The intermediate company could probably borrow half its necessary capital under sec. 67 of the Act of 1890, and thus the annual charges on capital would be less.

(6) The desire to make big profits would not be encouraged, and less return would be looked for in this respect.

(7) Management would be much cheaper if a large number of the dwellings were established together.

Rent Purchase without any Initial Payment by the Tenant.

If municipalities provided the dwellings, schemes could be devised for a system of purchase by rents without any initial payment. This could easily be done by an adaptation of the Irish Land Purchase Act of 1885, so that the State, through Local Authorities, might advance to workmen all the purchase money for their dwellings—the advances to be repaid by instalments in the form of rent spread over a term of years. The working of this for a long term of years can be easily seen in the case of the Richmond Municipal Cottages. It would simply mean that instead of the cottages becoming the property of the Corporation, they should be given to the tenants at the end of 42 years, provided they had occupied during that period or had purchased or acquired the surrender value of previous tenants. For a shorter period of repayment the weekly instalments would of course have to be proportionately increased beyond the sum of 4/6 per week at present required for a class of cottages, and an allowance would be needed for repairs.

Old Age Pensions as a Rent Charge.

It would appear, however, that the object of the purchase schemes is to encourage thrift and to make provision for future needs, so the following suggestion is put forward, for what it is worth, as an alternative.

Instead of actually acquiring their cottages by paying rent, let workmen receive at the age of 65, or at the end of the period of the loan, an old age pension in the form of a rent-charge on the cottages proportionate to the number of years they have been in occupation.

Thus, a tenant of the Richmond Class A cottages who now pays 1/4 per week in his ordinary rent towards the sinking fund, ought at the end of 42 years to receive an old age pension of 5/- per week in the form of a rent charge on the cottages, while a tenant who may have occupied for a less period should receive a proportionately less pension, or a certain lump sum as surrender value. The practical working of this, with trifling legislative enactments, would be easy, and the principle would be based on justice to the workmen without cost to the rate-payers, for it is manifestly unfair that workmen should buy houses for the community, as is being done in all those municipal housing schemes under Part III, which are not charged to the rates so far as the sinking fund is concerned.

The Small Dwellings Acquisition Company (3, Lothbury, E.C.), with a capital of £100,000, and having eight Members of Parliament on the board of directors, has been formed to act as an intermediary agency for facilitating advances from local authorities under the Small Dwellings Acquisition Act, 1899, to those persons who are unable to find the margin of security required by the Act (one-fifth of the purchase money), or who desire to have a house provided which is not already in existence. The company intends to carry on operations in various parts of the country, but particularly in the various suburbs of London, and will not only construct houses and lend money to intending purchasers, but will, in approved cases, re-purchase or exchange houses in the case of workmen removing from one place to another.

A freehold site, sufficient for 90 dwellings, has been bought for £4,050, within ten minutes' walk of Bush Hill Park Station, on the G.E.R., about ten miles from Liverpool Street, E.C. Workmen's tickets will be issued to London at a return fare of twopence.

Freehold houses are to be sold in one of the three following ways:—

(1) By the purchaser at once taking advantage of the Act, borrowing four-fifths of the value of the house from the local authority, and the remaining one-fifth from the Company.

(2) By the purchaser paying 5 per cent. of the purchase price on signing the agreement to purchase; borrowing 95 per cent. from the Company; and when he has reduced his indebtedness to four-fifths of the value of the property, to apply to the local authority for a loan under the Act, repayable over a period not exceeding 30 years.

(3) By the purchaser paying 5 per cent. of the purchase price on signing the agreement to purchase, and borrowing 95 per cent. from the Company, paying 5 per cent. per annum on the balance remaining due at the close of each year.

Cottages are being provided to sell as freehold for £297, £312, and £328 respectively. The local authority, it is assumed, would provide £217 of this amount, on a first mortgage at 3¾ per cent. for 30 years; the company finding £62, or more, on a second mortgage, with repayments spread over 8 years; the balance, £17 8s., or less, being found by the purchaser. The weekly payments for the first 8 years would be 8/4, and for the next 22 years 4/8, with 2/- per week for rates and taxes. These rent-purchase charges are below the ordinary rents of the district.

SECTION IV.

WHAT OUGHT TO BE DONE

AND HOW TO DO IT.

CHAPTER XIII.

MUNICIPAL HOUSING SCHEMES.

FINANCIAL AND PRACTICAL INFORMATION.

It has been shown that only about £2,000,000 has been spent on Municipal Workmen's Dwellings, owing to the numerous obstacles opposed by red tape and hostile interests. Until recently, these dwellings were only constructed in those places and under those conditions from which private enterprise held aloof, on the ground that it would not pay. The mere fact of there being any financially successful municipal housing schemes under the present harassing restrictions is a remarkable testimony to the great care that has been exercised in trying to do good work with fettered hands, and is a happy augury for great success in the future, if Parliament can be induced to give local authorities the proper facilities they are asking for.

In spite of all drawbacks, however, so much useful experience has been gained, that a statement of the financial and practical facts, facilities, and difficulties, relating to the work already done, may be useful in order to show what to imitate, and—not less important—what to avoid.

HOW TO PREPARE A MUNICIPAL HOUSING SCHEME.

The great financial problem in all schemes for Municipal Workmen's Dwellings, is how to provide dwellings at low rents, without imposing any additional burden on the local rates.

Factors which Determine Rents.—In order to see how this can be done in any district, it will be necessary to ascertain what proportion of the rent has to be obtained to meet each item of the capital outlay and the working expenses, and how to cut each of these down to the lowest possible amount. If the scheme is to be self-supporting, the rents must be sufficient to meet the annual charges in respect of

(1) Interest on Capital outlay for

(*a*) Cost of Site, varying from £4 to £40 per room.
(*b*) Cost of Roads, Sewers, etc., varying from £4 to £40 per room.
(*c*) Cost of Building, which varies from £35 per room for country cottages, to £135 per room for the most expensive London County Council Block Dwellings.

(2) Working Expenses, which vary from 25 to 45 per cent. of the gross rent, and consist of

(a) Repairs—a fairly constant factor; average about one-tenth of the gross rent.

(b) Management and Sundries—a fairly constant factor; average about one-twenty-fifth of the gross rent.

(c) Rates, Taxes, and Insurance, varying according to the district from one-eighth to one-fourth of the gross rent.

In proportion, as the above are reduced, the rents can be lowered.

Analysis of Rents of Richmond Scheme.—In the Richmond Scheme, which may be taken as fairly typical of how Suburban Housing will work financially under similar conditions as to loans, the following particulars show what is done with the weekly rents of a six-roomed cottage, and how they meet the various expenses of Building and Management, etc.:—

		7/9 Cottages.		Per 100 square feet of room floor space throughout.	
		s.	d.	s.	d.
Interest—(about four-ninths or 0·439 of rent) on Cost of Buildings - - - -	*per week*	3	0	0	6½
,, Site of houses and gardens -	,,	0	5½	0	1
,, Site and construction of roads and sewers - - -	,,	0	2½	0	0½
Repairs—(about one-ninth or 0·112 of rent) -	,,	0	10	0	1½
Rates, Taxes, and Insurance—(about one-fifth or 0·200 of rent) - - - - -	,,	1	6	0	3
Management and Sundry Expenses—(about one-thirtieth or 0·30 of rent) - -	,,	0	3	0	0½
PROFIT—(about one-fifth or 0·200 of rent)					
(*a*) To sinking fund - - - -	,,	1	4	0	3
(*b*) To reserve - - - - -	,,	0	2	0	0
		7	9	1	4

The interest on cost of buildings alone takes two-fifths of the rent; on cost of fences, about 1½d.; drains, ½d.; paving yards, ½d.; and sundry initial expenses, ¼d. per week.

Carrying the analysis further, it will be seen by reference to pp. 124 and 125, that the rent on the labour cost of the cottages was about 2½d. per 100 square feet per week; or in the case of a six-roomed cottage, 1s. 3d. per week; and in the same way the various percentages in the last column of the tables, will indicate what proportion of the 3s. per week for cost of building should be allocated to the various items.

COST OF SITE.

The first item of capital outlay to be considered is the cost of site; hence it is necessary, in the first instance, to look out for a cheap site, *i.e.*, a low purchase price per square yard.

There are, however, other factors in the cost of site besides the mere purchase price of land. The nature, position, and shape of the site may materially affect the cost of its subsequent development.

For example, a site adjacent to a road and sewer already made, will save a considerable outlay on these two items, amounting to as much as

£300 or even £1,000 per acre. Similarly, a site on irregular or difficult ground may, and frequently does, involve much additional expense in the shape of extra foundations. In the case of some of the Hornsey, Richmond, and London County Council Cottages, this extra outlay has been nearly equal to the cost of the site itself. The shape of the site is very material, not only because it regulates the quantity of waste land, but also on account of its influence in the arrangement, shape, and consequent cost of the building itself.

A number of figures are given in the table on page 175, shewing how prices run in typical districts in various parts of the country.

The cost of land used for schemes already carried out, has varied very considerably. Where slum areas have been cleared under Parts I and II of the Act of 1890, prices of sites for re-housing in central districts have ranged from £1 to £22 per square yard, but in the majority of cases have fluctuated between £3 and £6 per square yard. It has, however, been customary to write down the cost of these sites to what is called housing valuation, a sum varying from 10s. to £3 per square yard, and being from one-third to one-tenth of the actual cost.

The chief figures are as follows:—

Actual Cost of Site per square yard.

London:	£	s.	d.
Ann Street, Poplar ...	2	13	3
Hughes Fields, Deptford	3	17	0
Boundary Street ...	4	12	7
Falcon Court, Southwark	4	17	9
Cable Street, Shadwell...	5	11	7
Churchway, St. Pancras	6	0	9
Mill Lane, Deptford ...	6	15	8
Brookes Market, Holborn	8	13	7
Reid's Brewery Site ...	13	16	10
Clare Market	22	10	3

	£	s.	d.
Glasgow	1	10	0
	to 6	10	0
Edinburgh	3	0	0
Manchester	2	0	0
	to 5	17	6
Birmingham	1	10	0
	to 1	18	0
Sheffield	3	8	0
Salford	1	10	0
	to 4	16	3

Sites of Block Dwellings.—In the case of twelve schemes in London about 5,000 rooms were erected in block dwellings, on **sites costing £125 per room**, and valued for housing purposes at £22 per room. Of these sites, 12 per cent. were **valued** at less than £10 per room; 20 per cent. between £10 and £20 per room; and 68 per cent. between £20 and £25. The average **site** area per room was about 25 square yards.

In Manchester, the actual cost of the sites of 787 rooms in block dwellings was about £64 per room, and the housing valuation worked out at an average of £9 per room. The site area was about 18½ square yards per room. In Liverpool, the housing valuation was about £14 per room, and the site area about 13½ square yards per room. In Glasgow, the ground rent absorbs about 14 per cent. of the rent.

Sites of Tenement Houses.—The housing valuation of the sites of 1,750 rooms in provincial tenement houses worked out at about £13 per room, and the site area was about 23 square yards per room. The actual cost of the sites of 816 of these rooms worked out at £105 per room.

The additional dwellings erected under Part III, as opposed to the substitutional dwellings just dealt with, are nearly all cottages or cottage flats, and the full cost of the sites (averaging about £1,200 per acre), as well as everything else, is charged against the scheme.

In the case of about 8,000 rooms in cottages and cottage flats, the actual cost of sites was nearly £9 per room, and the average site area was 40 square yards per room.

Of these, 20 per cent. were on sites in or near crowded centres of population, and cost over £10 per room, having a site area of only 29 square yards per room; 35 per cent. were on sites in suburban districts just outside London, where the site cost per room averaged about £9 per room, or £900 per acre, and the site area about 45 square yards per room. The remaining 45 per cent., in provincial boroughs and urban districts, cost about £750 per acre; £8 per room; and had a site area of 50 square yards per room.

Some typical figures in this connection are as follows:—

Town.	Cost price of land per square yard without roads and sewers. s. d.	Cost price of land per square yard with roads and sewers made. s. d.	Town.	Cost price of land per square yard without roads and sewers. s. d.	Cost price of land per square yard with roads and sewers made. s. d.
Barking Town	2 0	4 0	West Ham	6 9	9 0
Barnes	3 0	4 6	Bognor		3 10½
Brentford		11 1	Folkestone	2 4	4 6
Ealing	3 4	5 4	Llandudno	5 0	7 3
Erith		5 0	Manchester	7 7	11 6
Hornsey	3 3	5 3	Plymouth	2 9	
Richmond	3 3	4 8			

The tendency now is to buy land nearer the agricultural districts, and the average prices paid by local authorities for land not yet built upon, are as follows:—

		Price per square yard. s. d.			Price per square yard. s. d.
London County Council:					
Tooting	38½ acres	at 5 0	West Ham	12 acres	at 1 8
Norbury	31 ,,	at 2 8	Sheffield	100 ,,	at 0 8
Tottenham	225 ,,	at 1 7	Manchester	238 ,,	at 0 8

Figures as to the cost of agricultural land are also given on page 175.

The Cost of Roads and Sewers is given in the tables on pp. 68-69, and in the case of roads, 40 to 45 feet wide, is shewn to be £6 per lineal yard at Hornsey (45 feet), and £5 5s. per lineal yard at Richmond (40 feet). The roads and sewer cost of development, etc., per square yard of site may, however, be obtained from the above figures by deducting the cost of the undeveloped site (first column) from its cost when provided with roads and sewers (second column). The variations in cost per square yard, depend a good deal upon the shape, position, and nature of the land, but with ordinary cottage schemes it averages about 2/- per square yard of site developed.

COST OF BUILDING.

This is the most serious item of outlay to be considered in future schemes. It has been far too high in the past owing to—

(*a*) The erection of the wrong type of dwelling.

(*b*) Certain unnecessary regulations of the Local Government Board.

(*c*) Expensive designs and specifications.

The increase in the price of materials and labour, and in the requirements of sanitation have tended, and are tending, to force the cost still higher.

How the type of Dwelling affects the Cost of Building.—It has already been pointed out that some municipalities have endeavoured to lessen the site cost per room by building several storeys high, but this plan is generally false economy—what is gained on the site cost being more than lost by additional building outlay. Tall buildings of the block type cost as much as £50 per room more than low buildings, so that six rooms, one above the other in a block dwelling, would cost about £600, whereas the same number of rooms can be provided in a two-storey cottage for £300.

It must, therefore, be obvious that, assuming 200 rooms to the acre as the average of block dwellings, and 100 rooms to the acre as the average of cottage dwellings, 200 rooms of the block type would throw an extra cost on the scheme of about £10,000 for building as against 200 rooms of the cottage type; and the only large economy as a set-off against this would be the cost of the extra acres of land required for the cottage dwellings. In other words, with land costing less than £10,000 per acre, it is very dubious economy to try and get an extra number of rooms to the acre by building tall dwellings.

The common standard of comparison is the cost per room, and details of the various schemes are given on pp. 68-79 and 83-84; but as the rooms are of varying sizes, it is necessary to obtain a more reliable measure of economy in construction and management, hence it is sometimes useful to compare the cost of the floor **area** of accommodation provided in the various rooms, exclusive of passages and staircases. The unit of comparison on these lines is the square containing 100 square feet, because this area with a height of 8 feet, which is the **minimum** in any municipal dwelling, gives a cubic space of 800 cubic feet, the customary allowance for two adults in dwelling rooms.

Broadly speaking, it may be said that it is fortunately more costly to build a dwelling of an unhealthy type than it is to build one of a healthy type; so we find that, other things being equal, a small room costs more per square foot than a large one; a small house, *i.e.*, a house with a small number of rooms, costs more per square than a large one; and a large building, divided into an unduly large number of separate dwellings, costs more per square than a building with fewer divisions. The following table, giving particulars of certain typical dwellings, speaks for itself, and shews in the last column which dwellings are actually the cheapest.

	Average size per room.	Building. Cost per room.	Cost per 100 sq. ft.
Block Dwellings.	Square feet.	£	£
Victoria Square, Liverpool	... 145	91	66
Juvenal Street „	... 148	81	57
Oldham Road, Manchester	... 140	116	83
Pollard Street „	... 140	98	71
Tenement Houses.			
Gildart's Gardens, Liverpool	... 121	44	35
Dryden Street „	... 110	67	61
Kempston Street „	... 140	85	60
Sanitary Street, Manchester	... 160	83	52
Cottage Flats.			
Arley Street, Liverpool	... 155	66	44
Milk Street, Birmingham	... 151	62	41
Manor Grove, Richmond	... 127	65	50
Savage Gardens, East Ham	... 153	54	36
Cottages.			
Manor Grove, Richmond, 6 rooms, with scullery	107	46	43
„ „ 5 rooms „	116	49	42
„ „ 4 rooms „	110	55	50
George Leigh Street, Manchester, 5 rooms, no scullery	140	65	47
Coppice Road, Nottingham, 5 rooms, with scullery...	144	50	40

As the heights of these rooms vary from 8 feet 6 inch to 9 feet, the figures in the last column give the approximate cost per 1,000 cubic feet of room-space, including separate sculleries.

The extra cost per room of cottage flats and tenement dwellings is due to stairs and fire-proof floors. Thus the back stairs alone of the Brentford flats cost £22 per house. The low cost per room of the East Ham cottage flats is largely due to the stairs and floors being of wood, instead of stone and iron as in other cases.

How unnecessary building regulations add to the cost of building.—It is generally agreed that a third bedroom is highly desirable in many workmen's cottages, and this can be provided most cheaply by constructing an attic bedroom, so as to utilise the space in the roof; but where this has been done, as at Manchester, the walls up to the first floor have had to be increased 50 per cent. in thickness, owing to the unnecessary restrictions of the Local Government Board bye-laws. This means an uncalled for extra outlay of about £20 per house. Another irksome restriction is that which in some districts requires the party walls of cottages to be carried through the roofs. It will be seen from the various illustrations that though this has not been done at Manchester or Richmond, it has been required at Hornsey, thus costing nearly £10 more per house, besides breaking up the roof, so as to risk letting in water to cause dampness.

The byelaw which requires a concrete wall for a two-storey cottage to be 12 inch thick, instead of 9 inch thick, as in the case of a brick wall, is quite unnecessary, for if the wall is properly constructed of 9 inch concrete, it will be far stronger than is needed for any ordinary cottage.

The unnecessarily heavy construction of outbuildings, sculleries, and offices, with 9 inch walls, is another item of wasted outlay. Patent iron and concrete walls, 3 inch thick, might very well be substituted in these cases, thus economising space and money.

How difficult plans and undue stringency of specification increase the cost of building.—Economy in design is a vital point in workmen's dwellings, and this, coupled with the nature of the specifications, has much to do with wide variations in the cost of dwellings of the same type. The introduction of too many corners in the walls, and too many breaks in the roofs, is one frequent cause of extra expense. Buildings on the square plan, with everything under one roof, are cheaper than those with back additions. Some kinds of ornamentation are very expensive without being really artistic. The specification of certain fads and patented articles in the materials used is a fruitful cause of heavy outlay. When this is done, the builder cannot go to the cheapest market and secure the advantages of competitive prices from the merchants, but it is a case of the purveyor of the article having a monopoly, and being able to quote his own price, sometimes to competing purchasers, in the shape of the different builders who are tendering for the work in question. Perhaps the greatest difficulty, however, in the way of cheap municipal buildings is the pedantic insistence upon absolute flawlessness in make and appearance of materials, such as timber and bricks used by the contractors. Many bricks, for example, are used in the Rowton houses which, although strong and good, have slight technical defects in some cases, which would cause them to be rejected by the London County Council, or sorted out with such difficulty that a much heavier charge has to be made by the various merchants, and a much greater margin of risk or uncertainty allowed for by contractors.

It is not suggested for an instant that inferior construction or materials should be permitted or encouraged, but there are many non-essential matters, such as those above mentioned, which add unnecessarily to the cost of building municipal dwellings, but do not secure thereby any greater sanitary benefit.

How increased prices of labour and material affect the cost of building.—The increase in the price of materials and labour is a serious one, and the following comparison between the first and second Richmond schemes, in 1894 and 1900 respectively, will shew that this is a difficulty which has to be faced.

	1894	1900
Stock bricks, per 1,000 delivered ...	35/-	47/-
„ brickwork, per rod	£12 10s.	£17 10s.
Grizzles „ „	£11 13s.	£16
Fir sawn in roof joists, etc., per cub. ft....	1/10	2/1
Yellow batten flooring, per square ...	15/6	18/10

These comparisons being made between the prices of the same builder, in the same town, and for the same class of work, afford a clear and typical illustration of the rise in prices. It is well to point out that the increase in the price of brickwork was due to a kind of corner in bricks established in London during 1898 and 1901, and although some portion of the increase was undoubtedly attributable to the greater cost of labour, much more was caused by the enhanced profits derived by manufacturers from the inflated prices obtained by "cornering" the supply of materials. Incidentally, it may be mentioned that while Fletton bricks could be bought at 15/- per 1,000, the cost of conveyance under our absurd system of railway rates and communication would have been no less than 18/- per 1,000; that is, 120 per cent. more than the cost of the bricks themselves.

An analysis of the cost of building the Richmond cottages is given in some detail on pp. 123 and 124, and it will be seen that most of the expenditure was upon the actual carcase of the house, so that what is wanted is some ingenious substitute for brickwork and timber, which will enable either the walls or the roof, or the floors, or all of them, to be constructed cheaply and easily in much the same way as iron buildings, ships, and machinery are put together. In rural districts, the use of some local material, such as has often been used in the past, might be most suitable; but here, again, in many cases, the Local Government Board bye-laws would come in to check the experiment.

These and other matters affecting the cost of construction are dealt with in a subsequent chapter.

LOAN CHARGES.

Considerable misunderstanding seems to exist in the minds of many people as to the effect upon the local rates of the expenditure of a large sum in buying land and building dwellings thereon, so it is necessary to point out that when a housing scheme is being carried out, the money necessary to purchase the land and buildings is not taken out of the rates, but is borrowed on the credit of the municipality for a period of thirty, forty, fifty, or sixty years, as the case may be; and an agreement is entered into to pay interest on the capital amount until the end of the loan period, when, in effect, the whole sum has to be returned to the lender.

The next step, therefore, after having reduced the capital outlay to as small a sum as possible, is so to arrange the loan as to make the annual charges in respect thereof as low as possible. They vary with—

(*a*) The rate of interest (from $2\frac{1}{2}$ to $3\frac{1}{2}$ per cent.);

(*b*) The length of the period allowed for repayment, which is from 30 to 60 years.

The rate of interest ought to be lower.—In those schemes under Parts I and II, where the receipts are not sufficient to meet the annual expenditure, it is largely owing to the fact that the Government gives such poor facilities for obtaining housing loans at the **normal rate of interest**. Indeed, the interest paid by the municipality from the rents of the workmen's dwellings for the capital involved in their construction is from 20 to 40 per cent. more than the workman gets from the State for his own capital. Thus, while $2\frac{1}{2}$ per cent. is the normal rate of interest given to the workman who lends his

money to the State, 3 and $3\frac{1}{2}$ per cent. are the rates only too often demanded in respect of State money lent for housing the workman. In this way, an unnecessary deficit is sometimes created in certain housing schemes, under Parts I and II, which are said not to "pay."

The Sinking Fund is clear profit, and ought not to come entirely out of the tenants' pockets.—In addition to this, however, there is a wholly artificial item of expense on the debit side of the official balance sheet of municipal dwellings which is the cause of much misapprehension on the part of those who do not realise its true nature. It may be said that, so far as the returns are available, every scheme under Part III shews receipts from rents sufficient to pay not only repairs, management expenses, rates, and interest on the money borrowed, but also a substantial profit, which can be used to create either all or part of what is called a **Sinking Fund**, for the purpose of extinguishing the loan by accumulation at compound interest. Simply stated, this sinking fund consists of a certain sum taken from the rents paid by poor men and women, who are tenants of the municipal dwellings, for the purpose of acquiring the freehold for the ratepayers at large. There can, of course, be no question as to this item being clear profit for the ratepayers; and although in some cases, such as London, Richmond, and Hornsey, the rents are fixed at such an amount as will leave a further profit after having met this payment, it certainly seems very hard that poor men should not only pay a rent which meets all working expenses, and gives more than the normal rate of interest, but should also find money each week to buy a valuable income-producing estate for the well-to-do members of the community, who thus gradually become possessed of a property for which they have not paid a single penny. It is not to be wondered at, therefore, that there is a great and growing demand for the abandonment of this system of making poor men buy houses for a community whose average prosperity is greater than their own. As it is, the London County Council have accumulated funds from the rents of their workmen tenants amounting to over £26,428. This is increasing at the rate of over £6,000 per annum, and the same sort of thing is going on to a proportionate extent in Richmond, Hornsey, Barnes, Birmingham, and all other places where the rents are sufficient to leave a margin after paying for interest, repairs, management, rates, and taxes.

The Town Council at Stafford, and one or two other local authorities, have lately, as a matter of deliberate policy, decided to buy the municipal dwellings with **public** money, instead of the money of the working class tenants; and they have so fixed the rents as to provide for the four items of interest, repairs, management, and rates and taxes, but not for contributions to the sinking fund, which latter is gradually established by those who will own the property, viz., the whole community.

How the period of the loan and the rate of interest affect the rents.—As an alternative to this, the great majority of municipalities favour an extension of the period of repayment of loans to 100 years for land, and 60 or 80 years for buildings. In this way, no charge is made upon the rates for investment purposes, and the burden on the tenant is so reduced as to be almost inappreciable.

There are two methods of creating the sum, which is intended to extinguish the loan. That most commonly adopted is known as the Annuity System, and consists of an annual charge of equal amount for each year, made up of varying proportions of principal and interest, the payment in respect of the principal increasing, and in respect of the interest diminishing, although the total amount of the two combined (*i.e.*, the annuity) does not vary from year to year. The second of the following tables may be useful to show how much must be estimated for annuity loan charges in respect of each £100 of capital outlay, on a housing scheme at the various rates of interest mentioned at the top of each column, and for the respective periods stated in the left side column.

The other method, known as the "Instalment System," consists of an annual decrease of the principal by **equal** instalments, so that there is a very high loan charge during the early years, and a very low loan charge during the later years. The great objection to this system is that as a mere matter of book-keeping, it naturally cripples the schemes in the early years, and if it were desired to make both ends meet each year, it would be necessary to fix the rents absurdly high to begin with, lowering them every year so that they would in the end be absurdly low. The tendency of the central government, however, is to sanction long periods for loans only upon the condition that the instalment system is adopted. The following comparison of the two systems in connection with a loan of £100 for 50, 60, and 80 years respectively, may be interesting, more especially as they are the lengthened periods which are likely to be granted as the outcome of the recent Municipal Loans Committee :—

These tables will be found very useful in estimating the annual loan charges in respect of the capital outlay of any housing scheme, and if increased by 50 per cent., will give the approximate rents to be charged for the dwellings, in order that they may be financially successful.

TABLE ILLUSTRATING THE REPAYMENT OF A LOAN OF £100 WITH INTEREST ON THE INSTALMENT SYSTEM.

	Interest at 3 per cent.		Interest at 3½ per cent.	
	By Equal Instalments of Principal.	By way of Annuity. Per Annum.	By Equal Instalments of Principal.	By way of Annuity. Per Annum.
Loan for 50 years.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
First year	*5 0 0	3 17 9	5 5 0	4 1 5
Middle year	3 10 0		3 12 6	
Last year	2 1 4		2 1 5	
Total Payments in 50 years	175 13 4	194 7 6	182 18 3	203 10 10
Loan for 60 years.				
First year	4 13 4	3 12 3	4 18 4	3 16 2
Middle year	3 3 4		3 5 10	
Last year	1 14 4		1 14 5	
Total Payments in 60 years	191 10 0	216 15 0	199 2 6	228 11 3
Loan for 80 years.				
First year	4 5 0	3 6 3	4 10 0	3 10 5
Middle year	2 15 0		2 17 6	
Last year	1 5 9		1 5 10	
Total Payments in 80 years	221 10 0	265 0 0	231 12 6	281 13 4

*The annual decrease in the amount payable under the equal annual instalment principle is :—

	3 per cent.		3¼ per cent.	
	s.	d.	s.	d.
For loan of 50 years	1	2½	1	4
„ „ 60 „	1	0	1	1
„ „ 80 „	0	9	0	9¾

TABLE SHEWING THE INSTALMENTS FOR REPAYMENT OF A LOAN FOR £100, WITH INTEREST ON THE ANNUITY SYSTEM.

Annual Instalments.

Years.	3½ per cent.			3 per cent.			2¾ per cent.			2½ per cent.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
100	3	7	9¼	3	3	3½	2	18	11	2	14	7½
80	3	10	5½	3	6	2¾	3	2	1	2	18	0¾
75	3	11	6	3	7	4	3	3	3¼	2	19	3¾
60	3	16	2¼	3	12	3¼	3	8	5¼	3	4	8½
50	4	1	5½	3	17	8¾	3	14	1	3	10	6¼
47	4	3	7	3	19	11	3	16	4	3	12	9¾
42	4	7	11½	4	4	4½	4	0	10½	3	17	5½
40	4	10	0¾	4	6	6¼	4	3	0¾	3	19	8
35	4	16	6	4	13	1	4	9	8½	4	6	5
30	5	5	4¼	5	2	0½	4	18	9¼	4	15	6¾

Weekly Instalments.

Years.	3½ per cent.			3 per cent.			2¾ per cent.			2½ per cent.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
100	0	1	3¾	0	1	2½	0	1	1½	0	1	0¾
80	0	1	4¼	0	1	3¼	0	1	2¼	0	1	1¾
75	0	1	4½	0	1	3½	0	1	2½	0	1	2
60	0	1	5½	0	1	4¾	0	1	4	0	1	3
50	0	1	7	0	1	6	0	1	5	0	1	4½
47	0	1	7¼	0	1	6½	0	1	5½	0	1	5
42	0	1	8¼	0	1	7½	0	1	7	0	1	6
40	0	1	8¾	0	1	8	0	1	7½	0	1	7
35	0	1	10¼	0	1	9½	0	1	9	0	1	8
30	0	2	0¼	0	2	0	0	1	11	0	1	10

It will be seen from the above tables that the difference between a loan for thirty years and one for fifty years is equivalent to 6d. a week in rent or £1¼ per annum on every £100 of capital outlay, representing in the case of a £300 dwelling 1s. 6d. a week. A reduction at the same time in the rate of interest might make a saving of as much as 2s. 6d. per cottage per week.

The amount of annuity for repayment, with interest at 2¾ per cent. per annum, for the following specified periods are—

Years.	Amount of Annuity. £	s.	d.	Years.	Amount of Annuity. £	s.	d.	Years.	Amount of Annuity. £	s.	d.
16 -	7	16	2¼	20 -	6	11	4	23 -	5	18	5¾
17 -	7	8	10¼	21 -	6	6	7¾	24 -	5	14	11¼
18 -	7	2	4¼	22 -	6	2	4½	25 -	5	11	8¼
19 -	6	16	6¾								

A reference to the tables on pp. 46, 48, and 53 will shew that the average period for repayment of loans is far too short. There is no reform more widely advocated by housing reformers, of all shades of opinion, than the proposal to extend the period of repayment of loans, and to reduce the rate of interest. The deficit on the sinking fund, shewn in some of the accounts of municipal dwellings, might be converted into a surplus, and the rents might be considerably lowered if this reform were effected.

The following comparison between the existing loan charges under Part III, and what they might be under a system of reduced interest charges and extended periods of loans, will shew how vitally important is a reform in this direction. It is assumed that the rate of interest on existing loans is 3 per cent., which is well within the mark.

I.—Loans under Part III; existing conditions:—

Amount of Loan.	Period of years.	Annual Loan Charges at 3 per cent.
161,541	30	8,240
583,350	40	25,280
80,938	50	3,140
	Total	36,660

II.—How the same loans would be affected by reduction of interest and extension of the period:—

Amount of Loan.	Period of Years.	Annual Loan Charges. Interest at 3 per cent.	Interest at 2¾ per cent.	Interest at 2½ per cent.
825,829	60	29,930	28,280	26,420
,,	80	27,500	25,600	23,970
,,	100	26,150	24,360	22,710

As this money represents the cost of about 13,000 rooms, it will be clear that with a loan at 2½ per cent. for 100 years, the saving on loan charges and consequent reduction of rent would be at least £13,900, or about 6d. per room per week. Intermediate rates and periods would, of course, effect proportionate reductions. Of the two reforms, the reduction of interest would be the more effective, as well as the more economically sound, and the general trend of expert opinion is in the direction of asking for loans at 2½ per cent. for 60 years in the case of the buildings, and 100 years in the case of the land.

Charitable Endowments and Savings Banks Funds should be invested in Housing Schemes.—It may be asked where the money is to come from at this rate of interest, and fortunately we have not far to seek. What could be better than that the capital of the workers in the savings banks, and the money left for them in the

shape of charitable endowments, should be invested under Government security in housing the workers. This is done in foreign countries. Why should not England do the same? The official trustees of charitable funds have £20,173,654 invested as follows:—£15,147,100 in $2\frac{3}{4}$ per cent. consols, soon to be reduced to $2\frac{1}{2}$ per cent.; £443,103 in $2\frac{1}{2}$ per cent. annuities; and £1,325,052 in the India 3 per cents. The **bulk** of this money, even if lent for housing at $2\frac{3}{4}$ per cent., would be more profitable for the charities, and would effect a beneficial revolution in housing. In the case of the savings banks funds the case is still stronger, for it is actually proposed that the Government shall, after 1903, only pay working class investors $2\frac{3}{8}$ per cent. on the £136,000,000 now deposited in the savings banks, whereas the Public Works Loans Commissioners charge no less than $3\frac{1}{4}$ per cent. for interest on the most favourable of housing loans at the present time. If only a portion of this vast sum were lent to local authorities for housing purposes, upon the security of the consolidated fund, the advantages to the masses of the people would be almost incalculable.

In any case, when it is remembered that the average annual yield of Consols, in the shape of interest, during the past ten years has only been $2\frac{2}{3}$ per cent., it will be obvious that whenever Parliament determines to supply municipalities with cheap money for housing the people a great step forward can be taken at no cost whatever to the community.

As the assessment of the dwellings for purposes of rating and taxation depends a good deal upon the annual return on outlay, in the shape of loan charges, anything which tends to reduce such initial payments as interest will help to lower the other heavy items to a proportionate extent.

WORKING EXPENSES.

How much to allow for working expenses.—Working expenses must of necessity be a pretty constant factor in the same district, but may vary considerably as between metropolitan and provincial or rural districts, owing to the great difference in the rates. The accounts of the properties in the following summary shew pretty clearly—

1. That owing to the substantial character of the buildings, repairs, although executed more thoroughly, cost less than might be expected, varying from 6 per cent. to 14 per cent. of the rent.
2. That rates and taxes in towns are a very heavy charge, taking from 12 to 25 per cent. of the rent.
3. That losses from arrears, empties, and bad debts are so infinitesimally small as to be a negligible quantity.
4. That cost of superintendence and sundries are far higher for block dwellings than for cottages.
5. That as a general rule one-third of the rent or one-half of the amount of the loan charges should be allowed for working expenses.

TABLE SHEWING PROPORTIONS OF WORKING EXPENSES TO RENTS IN TYPICAL CASES.

The figures in lighter type underneath indicate the percentage of rent absorbed by the various expenses.

	Rental.	Repairs and Maintenance.	Rates, Taxes, and Insurance.	Superintendence and Sundries.	Total Working Expenses.
	£	£	£	£	£
Blocks and Tenements.—Five Dwellings Companies; mostly blocks and flats	105,562	12,830 *8 p.c.*	18,208 *17 p.c.*	6,322 *6 p.c.*	37,360 *31 p.c.*
London County Council. Mostly block dwellings	52,253	5,667 *11 p.c.*	14,158 *27 p.c.*	2,995 *6 p.c.*	22,847 *44 p.c.*
Glasgow City Council.—Block dwellings		*9 p.c.*	†*12½ p.c.*	*5½ p.c.*	*27 p.c.*
Municipal Block Dwellings, Liverpool and Manchester	9,359	*2,291 *24 p.c.*	2,113 *22 p.c.*	959 *10 p.c.*	5,363 *56 p.c.*
Municipal Tenement House Dwellings.—Leicester, Liverpool, Manchester, Salford	**5,134**	*1,672 *32 p.c.*	1,302 *25 p.c.*	230 *4 p.c.*	*3,204 *61 p.c.*
Cottages.—Artizans Dwellings' Company.—Three estates containing 4,750 small houses	**121,672**	9,244 *8 p.c.*	20,402 *16 p.c.*	1,358 *1 p.c.*	31,004 *25 p.c.*
Cottages at Penge and Mile End.—239 houses	4,528	485 *10½ p.c.*	970 *21 p.c.*	92 *2 p.c.*	1,507 *33½ p.c.*
Municipal Cottages and Cottage Flats in 17 towns in England and Wales	15,502	1,202 *8 p.c.*	3,609 *23½ p.c.*	258 *1½ p.c.*	5,069 *33 p.c.*

* *These figures comprise exceptional expenses in a special year.* †*Part paid by tenants.*

Repairs and Maintenance.—There is a marked difference between the cost of these items in respect of block dwellings and that in respect of cottage dwellings. This is mainly due to the fact that the maintaining, lighting, and cleaning of the approaches to the various block dwellings are charged to the housing scheme instead of to the rates. For example, private individuals who construct a street of, say, 200 two-storey houses, have all the expenses of maintaining, lighting, and cleaning of the approaches paid by the local authority, because they simply constitute the ordinary highways, whereas 200 dwellings in such as the Oldham Road No. 2 block dwellings are mainly approached by internal passage ways and staircases, which involve no charge on the ordinary rates, as they are maintained from the income of the housing scheme. It is not surprising, therefore, to find a much heavier charge per room for maintenance of block dwellings than for cottages.

As for these latter, 10 per cent. of the rent ought to be more than sufficient to meet the average cost of repairs and maintenance. The

Artisans' Dwellings Company, with 4,750 houses in London from 10 to 25 years old, find that 8 per cent. of the rental covers this item; and the figures of municipal cottages in 17 towns, although more recently erected, come to the same amount. In any case where the average cost of repairs exceeds 8 per cent., there is need for scrutiny into the management, and where it exceeds 10 per cent. there is probably some serious defect either in the construction or use of the dwellings. The low figure at which repairs of such dwellings may be put is due to three factors:—

(1) The initial construction of the dwellings being sound and substantial, there is less tendency for them to get out of repair.

(2) The financial resources of local authorities, or other large owners, enable them to take "the stitch in time, which saves nine." Small owners frequently have to delay repairs, owing to lack of funds, until the original damage is ten times worse.

(3) The tenants respond to the good treatment of their landlords, and take more care of the property than they would in the case of a house which the owner himself neglected to keep in proper repair.

Rates, Taxes, and Insurance.—The rates are local taxes levied for the purpose of meeting the expenses of the communal authorities in connection with roads, sewers, public buildings, sanitation, police, lighting, water, public improvements, education, the relief of the poor, and other municipal services. They are charged almost entirely upon occupied buildings, even when the great bulk of the value of the property is in respect of the site; hence the owner of the site, as distinguished from the owner of the buildings on it, is in the happy position of reaping all the increased value arising from town improvements, without having to contribute thereto. The method of levying these rates or local taxes is for each property to be assessed upon its net annual value, which is generally fixed at the rental value less a varying sum, which averages about 15 per cent. allowance for repairs and other outgoings. The whole sum necessary for the above-mentioned expenses is divided by the total number of pounds that make up the annual rateable value of the district, and a rate is then levied on all property of so much in the £. In rural districts the rates vary from 2s. to 4s. in the £, and in small towns from 4s. to 6s. in the £, and in large towns from 6s. to 8s. in the £. The prevalent figure is about 6s. 8d. in the £, or one-third of the net annual value of the property.

Where a number of cottages below a certain annual value belong to one owner, it is customary in many districts to reduce the charge from 25 to 30 per cent. if the owner is willing to *compound* for the payment of all rates, instead of leaving them to be collected from the occupiers. In these cases the rates have to be paid in full, whether the houses are occupied all the time or not.

In the case of the General District Rate, the deductions sometimes amount to 50 per cent. of the rental value, and it is said that out of 7,785 cottages in Chatham where the compounding system was the rule, 4,399 paid less than half the rate.

It happens, therefore, that in fixing the net rateable value of municipal cottages a total deduction of about 33 per cent. from the rental value will give the sum upon which the rates are charged, and this is, roughly speaking, *two-thirds* of the rent. As the rates in towns average about 6s. 8d. in the £ it follows that a sum equal to about two-ninths of the rent has to be set aside for local taxes. The taxes on houses for national purposes consist of the Income tax at 1s. 2d. in the £, and the Inhabited House Duty of 3d. in the £ for houses over £20 annual value, and 6d. in the £ for houses over £40 annual value. Those below £20 annual value are exempt, so few workmen's dwellings are affected by this tax. Income tax is only charged upon clear profit on the houses, and in the case of municipal dwellings this simply means the amount of the Sinking Fund contributions, less any portion thereof not provided from the profits on the working of the scheme. In practice the amount required for Income Tax is less than 1 per cent. of the rent. Insurance against fire is usually effected on the capital value of the buildings alone, at the rate of about 1s. 6d. per £100.

Losses of Rent.—The following figures shew what an extremely small percentage of the rent is lost through empties and bad debts:—

	Rental.	Rent lost.
East End Dwellings Co. - -	19,296	- 286 unlets and bad debts.
South London Dwellings Co. - -	2,317	- 32 ,, ,, ,,
Glasgow Workmen's Dwellings Co. -	1,520	- 1 bad debt.
Artisans' Dwellings Co. - -	121,674	- 120 irrecoverable arrears.
Liverpool Municipal Dwellings -	6,436	- 426 empties specially heavy.
London Municipal Dwellings - -	52,352	- 1,488, including empties at opening of dwellings.
Provincial municipal cottages (9 towns)	8,986	- 86
Total -	212,581	2,439

(Average, a little over 1 per cent. of the rent).

The loss of rent on the Glasgow municipal dwellings is only 0·6 per cent. By far the larger proportion of the rent thus lost is in respect of empties—bad debts and arrears being almost nil—and it is a very gratifying feature of all schemes for giving the working classes a good house for their money, that they shew their appreciation of the boon by prompt and regular payment, which they are all the more able to make because they are less subject to the expensive demands of illness and intemperance, the twin-children of bad housing.

Ought Municipal Housing to "Pay."—If the lives and the health of the working classes have any *commercial* value for the community as a whole, there is no shadow of doubt that *all* municipal schemes pay very handsomely indeed, for they save life, they lessen illness, they check infectious disease, and they tend to diminish intemperance, all of which cost the ratepayers substantial amounts. In fact, local authorities have promoted housing schemes mainly because they

believed that from the mere pounds, shillings, and pence point of view it was cheaper to have even a costly scheme than to pay the price of leaving things alone.

The position is very well stated as follows by Dr. F. Lawson Dodd :—

In the provision of houses by local authorities the question may arise whether schemes should so be worked as to ensure a monetary profit for the ratepayers. Those who have had practical experience of the problem as it at present stands will feel little anxiety on this point, for the conditions under which all public authorities must act are so exacting that it may be counted a success if, after much scheming, the accounts are just made to balance. The important facts to be borne in mind are these :—

(1) That the work is primarily undertaken in the interest of the public health, and that the lowered death and sickness rates will be in themselves a great financial gain to the community.

(2) That the aims of the local authority are in no way similar to those of the private and speculative builder. The latter, not having to bear the burden which the injury produced by a badly constructed dwelling means to the inmates, reaps all the profit, and the community bears all the burden.

(3) The local authority, on the other hand, finds that those conditions which produce high interest on house-capital also produce a high mortality among the citizens ; a high Poor Rate, due largely to loss of work, the result of lowered vitality and inability to pay the high rent ; a high General Rate (caused by the necessarily large isolation hospital, extra sanitary inspection, disinfection of houses, etc., etc.) ; and can realise there is an actual monetary profit reaped indirectly by the saving of those expenses which, under private enterprise, must be paid on other accounts. But the awakening is slow. In the Parish of Mitcham, in 1897, an outbreak of scarlet fever occurred, the rapid spread of which was attributed by the medical officer, in his Annual Report, to "the overcrowding of the population which now exists" ; yet this small community had, without a murmur, spent £2,000 on an isolation hospital, and had closed all its schools for one month, while the suggestion of the only true remedy, viz., the provision of more houses by the District Council, was met by the cry "an extra burden on the rates" !

Some municipalities have even gone so far as to decide that it would be immoral and unjust to make the removal of a great moral, intellectual and physical evil, conditional upon securing a profit in the process. On the other hand, some local authorities, while fully admitting that bad housing conditions spread death, disease, and degradation on every side, have decided that no public money should be invested in attempting to remove these conditions unless, in addition to the indirect

economies effected in connection with hospitals, cemeteries, workhouses, and lunatic asylums a handsome profit can be made from the rents paid by the workmen in the municipal dwellings.

DOES MUNICIPAL HOUSING "PAY."

Looking at the question from the narrowest commercial standpoint, it may be said that schemes under Parts I and II of the Act of 1890 for buying slums and building substitutional dwellings do not and cannot "pay," but that schemes under Part III, for building additional dwellings, pay a fair return on capital outlay.

Dealing first with schemes under Parts I and II for substitutional dwellings, it will be seen from Chapters VIII. and IX. and the following tables that even after writing down slum sites to what is called "housing valuation," the net return on capital outlay, assuming the various councils to be ordinary commercial companies, only works out an average of about $3\frac{1}{4}$ per cent., being as low as $1\frac{1}{3}$ per cent. in the case of Manchester block-dwellings, which give about the lowest return, and $4\frac{3}{4}$ per cent. in the case of those cottage dwellings which give the highest return.

The complete available returns give the following results :—

	No. of rooms.		Weekly rent per room.	Return per cent. on Outlay.
Block Dwellings.				
London	7364	at	3/-	3½
Liverpool	1094	at	1/9	2⅔
Manchester	787	at	2/-	1⅓
Glasgow	2779	at	2/3	4½
Edinburgh		at	2/3	3½
Tenement House Dwellings.				
Leicester	84	at	2/-	3
Liverpool	178	at	1/4	3 2/5
Manchester	509	at	2/6	1½
Salford	138	at	2/3	3 1/5

	No. of rooms.		Weekly rent per room.	Return per cent. on Outlay.
Cottages and Cottage Flats.				
Birmingham	515	at	1/2	5
Brighton	140	at	1/6	2½
Darwen	201	at	1/6	4¾
Huddersfield	628	at	1/3	3 2/3
Leigh	136	at	1/3	4¾
Liverpool	83	at	2/-	4⅓
Manchester	330	at	1/5	3⅞
Nottingham	430	at	1/4	3¾
Salford	144	at	1/7½	4
Stretford	96	at	1/8	4¼

It must, of course, be remembered that in all the above cases, the site is taken at a greatly reduced valuation, varying from one-tenth to one-third of its actual cost, although it is in every case reckoned at over £1,000 per acre.

This, however, is not the case with Part III schemes for **additional** dwellings In these schemes all capital outlay for site buildings and incidental expenses is charged against the scheme and has to be met out of the rents of the tenants. Assuming as before that the councils were ordinary commercial companies, the net return on capital outlay may be reckoned at an average of about 4 per cent., taking the bad with the good. Many of these schemes have only just been completed and returns are not available, while those presented are for such short periods as to give only a general indication of their financial position.

	No. of rooms.		Weekly rent per room.	Return per cent. on Outlay.
Barnes	189	at	1/9	4 4/5
Folkestone	250	at	1/7	3 2/3
Hornsey	728	at	1/9	4¾

	No. of rooms.		Weekly rent per room.	Return per cent. on Outlay.
Llandudno	76	at	1/6	4½
Richmond	650	at	1/5	4½
West Ham	162	at	2/3	4

In the case of Richmond and Hornsey, the returns are the average since the erection of the cottages. In other cases they are last year's figures.

In order to ascertain the extent to which profit will be made or loss incurred, it is important to analyse the expenditure side of the balance sheet of each housing scheme, so as to see which items involve actual outlay, and which are merely transfers or investments.

It is important to bear in mind that, owing to the regulations of the central Government and the Statutory conditions of municipal finance, many schemes of both the foregoing classes are unfairly debited with heavy charges in respect of certain things which are not, strictly speaking, out of pocket expenses, so far as the ratepayers are concerned. It has already been pointed out that the initial capital outlay does not come out of the rates, but that it is borrowed for a period of from 30 to 60 years, and interest is paid on it from the rent of the cottages. During the whole of this period it is necessary to insure the buildings and to keep them in repair, and this involves an annual outlay for maintenance. An additional charge has also to be met for management expenses. These three items, interest, maintenance, and management are the only actual out of pocket payments made from the municipal exchequer in respect of housing schemes. Where the receipts from the tenants balance these outgoings, it is obvious that there will be no actual burden on the ratepayers. There is, however, the charge in the shape of the local rates which, some housing reformers think should be regarded more in the light of a transfer from one municipal pocket to the other, because, in many instances, so far from depleting the councils' exchequer, they are so much extra income in aid of local expenses. On the other hand, some authorities insist upon the fact that the extra services rendered by the various municipal departments are an adequate set-off to the rates received, and that they are, therefore, a legitimate part of the balance sheet. If this last position be held, and there is a good deal to say for it, only **those schemes can be said to be self-supporting which meet the four charges of (1) interest; (2) repairs and maintenance; (3) management expenses; and (4) rates and taxes.**

The following table gives all the available returns of receipts and expenses in connection with sixteen municipal housing schemes, involving a capital outlay of about £1,300,000. They show a gross return of about 6⅓ per cent., and a profit of about 3½ per cent. It will be seen that in eight cases the profits have been more than sufficient, not only to pay interest on the capital outlay, but also to provide the whole of the sinking fund contributions. In nine cases the profits have been more than sufficient to pay interest on capital, but have only provided part of the sinking fund. In only three cases, Liverpool (blocks) and Manchester (blocks and tenements), have the profits been insufficient to pay all the interest on capital. When it is remembered that the workmen tenants of those dwellings contribute £21,157 a year to the rates and taxes, and over £10,000 a year to a sinking fund for the purpose of buying property for the community at large, it must readily be admitted that more reasonable financial arrangements ought

to be supported by Parliament so as to enable the rents to be reduced. If, after the manner of the war loans, a housing loan of £100,000,000 had been raised by the Government at $2\frac{3}{4}$ per cent. and applied on the same lines as these schemes, the nation could have made a profit sufficient to give old age pensions of 5s. per week to some 100,000 persons.

TABLE SHEWING THE RELATIVE RENTS, WORKING EXPENSES, AND PROFITS OF MUNICIPAL DWELLINGS.

MUNICIPAL DWELLINGS.	Rents received	Working Expenses.			Profit.		
		Repairs and Maintenance.	Management & Sundries.	Rates, Taxes, and Insurance.	Interest on Loan.	Contributions to Sinking Fund.	Surplus +, or deficiency −, on Sinking Fund.
	£	£	£	£	£	£	£
Block Dwellings (*mostly in connection with Parts I and II*).							
London	52253	5667	2995	14185	20052	5829	+3525
*Liverpool	5182	921	604	867	(*3063*)	†(*2144*)	−2417
*Manchester	4177	1370	355	1246	(*2822*)	(*1254*)	−2870
Tenement Houses (*mostly in connection with Parts I & II*).							
Leicester	443	68	18	95	242	(*101*)	− 81
*Liverpool	590	102	48	115	285	(*115*)	− 75
*Manchester	3325	1332	108	916	(*1890*)	(*840*)	−1761
*Salford	776	170	57	176	285	(*268*)	− 178
Cottages and Cottage Flats (*mostly in connection with Part III*).							
Barnes	827	30	...	204	363	172	+ 58
*Birmingham	1523	127	39	273	540	177	+ 367
Darwen	805	5	9	133	363	273	+ 22
Folkestone	1040	150	...	238	566	(*354*)	− 268
*Hornsey	3295	289	56	732	1428	697	+ 93
*Huddersfield	1904	176	186	500	934	(*260*)	− 152
*Leigh	452	...	...	92	222	(*165*)	− 27
*Liverpool	400	38	18	76	190	78	...
*Llandudno	297	9	5	63	131	(*92*)	− 13
*Manchester	1185	155	50	250	700	(*305*)	− 275
*Richmond	2416	165	61	470	1195	486	+ 39
Salford	546	5	...	158	173	206	+ 4
*Stretford	402	5	5	94	162	90	+ 46
West Ham	933	44	14	274	497	(*171*)	− 67
TOTALS	82771	10828	4628	21157	36103	14077	−4020
Percentage of Receipts	...	13·1	5·6	25·5	43·6	17·0	−4·8

**In these cases the figures are the average for several years, but in other cases they represent the last available returns for one year—generally to March, 1902.*

†*Where figures are in brackets, the receipts from rents have only partly provided the sums in question.*

RENTS.

As already stated, there is no restriction as to the rents which may be charged for municipal dwellings, so long as they are within reason, and it is therefore within the power of every local authority to fix rents which shall either cover all items on the debit side of the account, or only such as they may decide to be actual out of pocket expenses which ought to be met by the tenants of the dwellings. In practice, both methods have been adopted, but in many cases the restrictions imposed upon a local authority are so onerous, that the great difficulty seems to be, how to provide accommodation, at cost price, which shall be able to compete—*in the eyes of the average working man*—with what *he* considers similar accommodation offered by the private builder. The municipality must put more capital into the same sized house, and it must spend this extra amount on advantages which the average person is only just commencing to appreciate, such as better building materials, house and sanitary fittings, foundations, etc. The local authority carries out repairs, and these are rarely done by the private owner of small property, who, in most cases, leave them to the tenant. The present transition stage of competition with the private owner is a difficult one for the authority. The poorer classes want cheap houses, must have them ; they understand what a saving of sixpence a week in the rent means, but they do not understand yet the advantages of concrete foundations, properly jointed drain pipes, or wash-down water-closets. They do not mind taking a few lodgers into an already well-filled house, because they understand the advantages of a few shillings a week, but they do not understand that each inhabitant of a sleeping-room should have at least 500 cubic feet of air space. In fact, with a few fortunate exceptions, public authorities have to offer, under the present law, a healthier article, at a price as high, as is at present paid, to those who are both very ignorant and very poor ; and this added to a rigid enforcement of regulations necessarily attaching to property let by a sanitary authority. Such regulations are of the utmost educational value, but are not yet understood or appreciated by those who have for years lived under the free and easy, if deadly conditions of life in the slums.

Many social reformers advocate the allocation of a definite part of the income for rent, and suggest that one day's wages should pay one week's rent. As a matter of fact, the proportion in large towns is much nearer two days' wages for one week's rent, and in very few urban districts can the poor escape with the payment of less than one-fourth of their earnings for rent. As already stated, it is desirable that a good standard of home life should be insisted upon before anything else, and that rents should thus, to a certain extent, regulate wages rather than allow wages to determine rents to the detriment of health and comfort.

Although the Glasgow workman, in two rooms at 4/- per week, may seem to live at a cheaper rent than the English workman who pays 8/- per week for a six-roomed cottage, it is questionable whether the balance has not to be paid by the former with compound interest in the shape of higher death rates and physical deterioration. Certainly, there are many social evils at Glasgow which owe their abnormal development to

the generally low standard of housing accommodation. The Scotchman is physically, intellectually, and morally of such a robust and hardy nature, that he can battle against hostile environments better than most people; and it is a fair assumption that the high rates of death, disease, and intemperance prevalent in Glasgow would be much higher were the population of the city of a stock less fitted to fight against the evil influences of bad housing.

What is a Fair Rent?—In view of the proposals very strongly supported in some quarters for the establishment of a Fair Rent Court, it is well to point out there is such a wide difference of conditions in various parts of the country that no common standard can be definitely laid down. Rents are highest in London where they vary from 1s. 9d. per week for one room in the outer suburbs, and 3s. 6d. in the inner suburbs to an average of 6s. in the central districts. The rents paid by the great mass of London workmen however, vary between 5s. 6d and 11s. per week, the most common figures being between 6s. and 8s. per week. The main difference between a workman living outside London and one living nearer the centre consists in the quantity of accommodation rather than in the rent. In the former case he gets, as a rule, double the number of rooms for the same money, although, owing to the house famine in the suburbs, there is a tendency to create an artificial increase in the number of dwellings by halving the number of rooms, thus making the rent per house very little lower in the suburbs than in the centre. In reply to numerous enquiry forms sent to active and experienced housing reformers in certain typical towns and districts, the following interesting particulars were recently obtained for the purposes of this work. The figures given represent as nearly as could be ascertained from a mere general investigation the average cost of building, and the rent of houses occupied respectively by (1) The poorest classes; (2) Unskilled labourers; (3) Ordinary artisans and the better paid labourers; (4) The better paid artisans. It has already been stated that there is no such universal arbitrary relation between the wages and house accommodation of the workers as that implied by the foregoing classification, but there is a general correspondence as here indicated. The last two columns of the return give what the various correspondents considered was the average price of vacant land in and near the respective districts, and the column before these shews approximately the average cost per room of building the existing dwellings.

In every case the figures refer to the ordinary dwellings of the working classes already erected by private enterprise. In many instances, especially those dwellings described in the first two columns, the houses are old and more or less unsanitary or dilapidated. The prices given are *below* rather than above the mark. Unfortunately, it has been impossible to fix a uniform standard of classification, and it will be unsafe to draw conclusions other than those of a general nature from the various figures.

In the table the letters GR *and* R *signify the annual rent paid for the land as leasehold. The price as freehold would be from 20 to 25 times this rent. In all other cases the figures stand for the freehold price per square yard.*

	Number of Rooms and Weekly Rent.				Class of House most required.	Cost per room of building Existing Houses.	Cost of Land per sq. yd.	
	Poorest Class.	Unskilled Labourers.	Ordinary Artisans.	Better Paid Artisans.			In the Towns.	Outside the Towns.
Rural Districts:								
Norfolk	3 for 1/3	4 for 1/9	5 for 2/6 to 4/-	6 for 4/- to 8/-	2/- to 2/6	£20 to £30	1¼d.	⅜d.
Sussex	3 for 1/6 to 2/-	4 for 2/6 to 4/-	5 for 3/6 to 4/6	5 for 6/-	2/6 to 4/6	£20 to £40	5d.	1½d.
Lincolnshire ...	2 for 2/-	3 for 2/6	4 for 2/9	5 for 3/6	2/9 to 4/-	£35 to £40	2/- to 7/6	4d.
Cornwall	3 for 2/-	4 for 2/6	5 for 3/6	6 for 4/6	..	£35	8d.	2d.
Somerset	3 for 2/6	4 for 3/-	5 for 4/6	5 for 4/6 to 6/6	5 for 4/-	£40	...	4d.
Towns under 20,000 Population:								
Blaina (Wales) ...	2 for 2/6	4 for 4/-	5 for 5/-	6 for 6/6	5 for 5/-	£25 to £35	GR 1½d.	...
Blaydon (North'mberl'd)	1 for 2/3	2 for 4/3	3 for 5/3	4 for 7/6	2 & 3 for 3/- & 4/3	£65 to £75	5/-	1/6
Ramsbottom (Lancs.) ...	3 for 3/-	4 for 4/-	5 for 4/6	5 for 5/6	4 for 4/-	£38 to £45	GR 6d.	GR 1d. and 1½d.
Population under 30,000:								
Radcliffe (Lancs.) ...	2 for 2/9	4 for 4/3	4 for 5/-	5 for 6/-	4 for 5/-	£37	GR 4d.	...
Heywood (Lancs. ...	2 for 2/6	2 and 3 for 4/6	6 for 5/6 to 6/-	'6 for 7/6 to 10/-	3 for 4/6	£40 to £50	GR 4d. to 6d	GR ⅛d.
Gosport and Alverstoke	3 for 2/6 to 3/-	4 for 4/- to 5/-	5 for 5/- to 6/-	6 for 7/-	6 for 7/-	£32 to £46	8/-	5/-
Colne (Lancs.) ...	2 for 3/-	4 for 3/9	5 for 4/6	...	3/9 to 5/-	...	2/6 to 8/-	2d. to 3d.
Farnworth (Lancs.) ..	4 for 3/- to 3/9	4 for 4/-	5 for 4/6 to 5/-	6 for 5/- to 6/6	4 for 4/9	£30 to £40	GR 2d. to 3d	...
Gillingham (Kent) ...	3 for 4/-	4 for 4/6	5 for 7/-	10/-	5/6 to 6/-	£40	8/-	1½d. to 2d.
Old Brompton (Kent)...	2 for 2/6	2 for 3/-	3 for 3/6	5 for 5/6	4 & 5 for 4/- & 5/-	...	...	...
Population under 50,000:								
Maidstone (Kent) ...	2 for 3/- to 3/6	4 for 4/- to 5/6	5 for 5/9 to 6/-	5 for 7/- to 7/6	5 for 5/6	£35 to £45	3/6	1/8
Eccles (Lancs.) ...	3 for 3/-	4 for 4/6	4 for 5/6	6 for 6/-	5 for 5/6	...	GR 1/-	GR 3d.
Scarborough (Yorks.) ..	3 for 2/6	4 for 4/-	5 for 5/6	6 for 7/-	5 for 5/-	...	5/-	...
Burslem (Staffs.) ...	2 for 2/9	3 for 3/6	3 for 4/6	4 for 5/6	3 for 3/6	£50	4/6 to 6/-	1/6
Ashton-under-Lyne ...	2 for 2/6	4 for 3/9	4 for 4/6	5 for 5/6 to 6/6	3 for 3/- & 6 for 7/6	...	GR 3½d-4½d	R 1/20d. to
Gloucester	3 for 3/6	4 for 4/6	4 for 5/6	5 for 6/6	6 for 7/6	£35 to £45	4/6	1/10d.

	Number of Rooms and Weekly Rent.				Class of House most required.	Cost per room of Building Existing Houses.	Cost of Land per sq. yd.	
	Poorest Class.	Unskilled Labourers.	Ordinary Artisans.	Better Paid Artisans.			In the Towns.	Outside the Towns.
Population under 60,000:								
Smethwick	3 for 3/6	3 for 4/6	4 for 5/6	5 for 6/6 to 8/-	5/- to 6/-	£35	6/- to 20/-	...
Stockton-on-Tees ...	2 for 4/-	3 for 4/- to 5/-	5 for 5/- to 6/-	6 for 6/- to 7/-	4 for 6/-	£30 to £40	2/6 to 5/-	6d. to 1/-
Barrow-in-Furness ...	3 for 5/-	4 for 5/6	5 for 6/-	6 for 8/-	4 for 6/-	£35 to £50	6/- to 20/-	2½d. to 2/6
Bath	2 for 3/-	3 for 4/-	4 for 5/-	6 for 6/6	4 for 4/-	£35 to £40	20/- to 25/-	2d. to 4d.
Population under 80,000:								
West Bromwich ...	2 for 3/-	3 for 4/6	4 for 5/6	5 for 7/6	5/- to 5/6	£40 to £60	2/- to 5/-	5d. to 1/8
Ipswich	2 for 2/3	3 for 3/6	5 for 5/6	6 for 7/6	5 for 5/-	£30 to £50	3/6 to 4/-	¼d. to ½d.
Newport (Mon) ...	3 for 4/-	4 for 6/-	6 for 7/6	8 for 10/-	6/6 to 7/6	£30 to £45	...	6d.
Reading	4 for 4/6	4 for 5/6	6 for 7/6	6 for 9/-	6 for 6/-	...	...	...
York	2 for 2/6	4 for 4/6	5 for 6/-	6 for 7/6	3 for 3/6	£40 to £60	6/-	4d.
Population under 100,000:								
Stockport	2 for 2/-	4 for 2/6 to 3/6	5 for 4/6 to 5/6	6 for 5/6 to 7/6	5 for 6/6	£25 to £40	GR 1d. to 3d	GR 1/10d.
Middlesbrough ...	2 for 3/6	3 for 4/6	4 for 6/-	6 for 7/6	4/- to 7/6	£40	4/- to 8/-	5d.
Wolverhampton ..	2 for 2/9	3 for 3/9	4 for 5/6	5 for 6/6 to 7/6	4 for 4/-	£40	3/9	...
Population under 200,000:								
Gateshead	1 for 2/-	2 for 3/6	3 for 5/6	4 for 6/- to 8/-	3 for 3/6	£70 to £100	12/6 to 20/-	...
Burnley	2 for 2/9	3 for 3/6	4 for 4/6	5 for 5/6	3/6 to 5/6	£36	GR 2½d-3½d	GR ¼d. to ½d.
Sunderland	1 for 1/9	2 for 2/6	3 for 4/6	5 for 7/6	5/- to 6/6	£40 to £50	5/-	....
Plymouth & Devonport	2 for 3/-	2 for 3/6	3 for 5/-	6 for 10/-	4 for 5/-	£75 to £80	5/- to 10/-	4d. to 6d.
Hull	2 for 2/6	3 for 3/-	4 for 3/6	5 for 6/-	5 for 5/-	£30 to £50	7/6 to 21/-	3/6
Bradford	1 for 2/3	2 for 4/-	3 for 5/6	4 for 6/6	5 for 5/6 to 6/6	£50 to £60	3/6	6d.
Leeds	2 for 2/8	4 for 4/-	5 for 5/6	5 for 6/6	...	£25 to £45	5/- to £5	3/-
Manchester	3 for 4/-	4 for 5/-	5 for 6/-	6 for 7/6	5/- to 6/-	£40	GR 3d. to 9d.	1d. to 6d.
Liverpool	2 for 3/6	4 for 5/6	5 for 7/-	6 for 8/-	...	£30 to £40	21/-	2/- to 14/-
London—								
Central	1 for 4/6	1 for 6/6	2 for 8/-	3 for 12/-	2 for 6/-	...	50/- to 100/-*	(*In working class districts)
Middle Zone... ...	1 for 3/6	2 for 6/6	3 for 8/-	4 for 12/-	3 for 6/6	...	10/- to 50/-	
Outer Zone	1 for 2/6	3 for 6/-	4 for 8/-	6 for 12/-	4 for 6/6	£40 to £60	5/- to 20/-	

	Number of Rooms and Weekly Rent.				Class of House most required.	Cost per room of Building Existing Houses.	Cost of Land per sq. yd.	
	Poorest Class.	Unskilled Labourers.	Ordinary Artisans.	Better Paid Artisans.			In the Towns.	Outside the Towns.
Scotland—								
Glasgow	1 for 2/9	2 for 3/- to 4/-	2 for 3/6 to 4/9	3 for 4/- to 5/6	2 for 3/6	£70 to £85	10/- to £6	10d.
Govan	1 for 2/-	1 for 2/6	2 for 4/-	3 for 6/-	2 for 3/6 to 4/6	£70 to £85	10/- to 16/-	5/- to 7/-
Clydebank	1 for 3/-	2 for 4/6	3 for 6/6	3 and 4 for 10/-	2 for 4/6	£70 to £85	4/- to 10/-	2/6 to 3/6
Edinburgh	1 for 1/6 to 2/6	1 for 2/- to 2/6	2 for 4/-	3 for 6/- to 8/-	2 for 2/6 to 4/-	£80	...	...
Dundee	1 for 2/3	2 for 3/-	2 for 3/9	3 for 5/-	2 for 3/6 to 4/-	£50	GR 2d.-3½d.	2d. to 3d.
Dunfermline... ...	1 for 1/3	1 for 2/-	2 for 3/3	3 for 4/-	3/3 to 4/-	£80	GR ¾d. to 2d.	Rent £2 acre
Ireland—								
Belfast	3 for 2/- to 3/-	3 for 3/6	4 for 3/6 to 5/-	6 for 5/- to 6/6	...	£20 to £30	3d.	½d.

It is difficult to say in what proportions the various dwellings exist, as much depends upon local habits and housing standards; but, broadly speaking, the third and fourth classes constitute the bulk of the supply. Since 1891 there has been a steady decrease in one-room dwellings, and a convergance from both directions towards the three-room dwellings; but the following figures, taken by Dr. J. F. Sykes, from the census returns of that year, are near enough to give a general idea of the distribution of accommodation.

Dwellings of	England and Wales.	Rural Districts.	Urban Districts.	*St. Luke's (London).	*Lewisham (London).	Glasgow.
One room	2·2	0·44	2·89	21·8	5·2	18
Two rooms... ...	8·3	5·65	9·38	29·9	6·7	47·5
Three rooms ...	11·1	10·06	11·54	19·1	9·1	19·7
Four rooms... ...	23·5	26·26	22·42	9·3	11·0	7·2
Five rooms or more ...	54·9	57·59	53·77	19·9	68·0	7·6

*St. Luke's is one of the most crowded industrial quarters of Central London, and Lewisham is one of the least crowded districts of residential suburban London.

In the small provincial borough of Maidstone the number of dwellings was 837, at 3/- or 3/6 per week; 1,608 at 4/- to 5/6 per week; 2,320 at 5/3 to 6/- per week; and 442 at 7/- to 7/6 per week.

In the case of about 3,600 dwellings in 1,000 houses in the poorest part of the Royal Metropolitan Borough of Kensington, the proportions were 1,796 (50 per cent.) one-room dwellings at 3/- to 4/6; 1,074 (30 per cent.) two-room dwellings at 4/6 to 8/-; 388 three-room dwellings (10 per cent.) at 5/6 to 9/6; and 305 of four or more rooms at 7/6 to 11/- per week.

Four years ago Mr. F. Lawrence, of Mansfield House University Settlement, ascertained the following accommodation and rents to rule for trade unionists in the respective large provincial towns:—Bristol, 6s. 6d. for five rooms and scullery; Hereford, 5s. 6d. for four rooms and scullery; Birmingham, 5s. to 6s. for five rooms and scullery; Derby, 4s. 6d. to 6s. for six rooms; Sheffield, 4s. 6d. to 6s. for four rooms; Leeds, 4s. 6d. to 5s. 6d. for three rooms, scullery, and cellar; Bradford, 4s. to 7s., with an average of 5s. for three rooms and scullery; Rochdale, 4s. 6d. to 5s. 6d. for four rooms; and Manchester and Salford, 5s. 6d. to 7s. for four rooms and scullery.

In suburban districts outside London the present tendency is for two families to occupy an ordinary six-roomed house and to pay from 6s. to 8s., or an average of about 7s. 6d. for three rooms

What should be the Standard Rent for Municipal Dwellings.

But, supposing the looked-for improvement in the power of authorities, and the other advantages referred to above, were realized. With lengthened loan periods, lowered interest, simpler sanitation and rural sites, with correspondingly low rates, the expenditure will drop to a minimum, so that the rents charged may be lowered below those charged for the same accommodation by the private speculator. Even then the difficulty will be to so fix the rents that *all* the working classes can pay them; indeed it must be acknowledged from the outset that the subsistence wage of the poor unskilled worker is not sufficient to allow him to pay the mere interest on the bricks and mortar that must form his dwelling. Under present circumstances it is almost impossible to house the very poor in really healthy homes so as to make a commercial profit. The raising of the standard of building and the enforcement of structural sanitation by Model Bye-Laws, have, while making the houses more habitable, added considerably to overcrowding, and every act of the sanitary reformer will make this problem of housing the very poor more acute. The lowest classes cannot afford to pay any interest at all or any sinking fund, and the community may find it more profitable to house these people at a merely nominal sum than to allow the present wasteful system to continue—a system that destroys health and life, and also demands that worst form of all help, viz., poor relief.

To sum up, it may be said that the following inclusive weekly rents per room in cottage dwellings would be about as fair and reasonable as could be expected:—

	Rent per room per week.		Rent per room per week.
Rural villages - -	6d.	Large towns - -	1/3
Small urban districts -	9d.	London suburbs -	1/6
Large urban districts -	1/-		

The efforts of housing reformers should be directed towards securing such reforms as will facilitate the erection of a large number of these dwellings in villages and small towns, and on the outskirts of large towns and cities.

CHAPTER XIV.

CO-OPERATION, SMALL HOLDINGS, AND GARDEN CITIES.

The great Industrial Co-operative Societies, that have done so much in providing pure and wholesome food for the masses of the people at reasonable prices, are now giving special attention to the equally important question of securing pure air and wholesome dwellings for the working classes.

Their recent efforts in this direction have been very much strengthened and stimulated by the active and beneficent influence of the Women's Co-operative Guild, whose numerous branches have never failed to press this question of better housing to the front wherever opportunity has offered. For two years (1899-1900) the Central Educational Committee of the Co-operative Union directed their main energies to spreading the light on the question by means of numerous lectures, public meetings, pamphlets, and joint conferences with other bodies from one end of England to the other, and no small share of the present revival in housing reform must be attributed to their exertions.

CO-OPERATIVE ACTION IN REGARD TO HOUSE BUILDING.

They had been very active in previous years, and from a return recently published it appears that 224 Co-operative Societies have invested over £5,000,000 in the provision of 25,000 houses. About one-sixth of these are owned, managed, and let by the societies as landlords; the remaining four-fifths are sold, or being sold, to members.

The following summary shews that the cost of building each house has been from £160 to £340, and has averaged £220.

Sections of the Co-operative Union.	Societies.	Houses Built and Owned by Society as Landlord.			Houses Built by Society and Sold to Members.				Money Lent by Society to Members to build Houses for themselves.		
		No. of Houses.	Average Cost.	Total Amount.	No. of Houses Sold.	Average Cost.	Total Value.	Amount paid on Account of Houses.	Total Amount.	Amount Repaid.	No. of Houses on which Money has been Advanced.
			£	£		£	£	£	£	£	£
Midland	31	382	252	79480	197	208	49715	31653	328374	173215	1661
Northern	50	694	240	176943	879	255	207493	83219	402232	148693	1926
North-Western ..	91	2712	218	513378	2507	190	546797	388011	2331296	1469532	10887
Scottish	23	373	180	126868	64	340	11518	8443	11259	5323	52
Southern	20	69	203	16712	37	242	7500	5141	184955	90601	912
South-Western.. ..	6	9	240	2166	..	240	..	..	118459	58481	437
Western	3	8	200	1850	25	232	4800	3900	25731	13403	207
Total	224	4247		917397	3709		827823	520367	3402306	1959248	16082

Total Number of Houses, 24,038. Total Amount of Co-operative Capital invested, £5,197,526. Total Amount paid on account of houses by members, £2,479,615. Amount remaining due to Societies on mortgage, £1,805,505.

How to prepare a Co-operative Housing Scheme.—In the case of hire purchase of an existing house, the procedure has been for the society, after inspection, to provide the money, and order the deed to be made out direct from the vendor to the purchasing member, so as to save the cost of a double conveyance. The member can then mortgage the property to the society by a deed, making him the actual owner of the equity of redemption so long as he keeps up his payments. In the case of house purchase, the societies advance from 75 to 90 per cent. of the purchase money at the rate of from $3\frac{1}{2}$ to 5 per cent. (mostly 4 per cent.), with repayments at the rate of 1d. per £ per month, and interest 1d. per £1 per month for the first year, and a reduction of 1-20th penny per £1 per month in each succeeding year, until at the end of 20 years the whole sum borrowed has thus been repaid. Rates and taxes are paid by the tenant-purchaser, who undertakes all repairs and painting. Income tax if demanded from the tenant is paid, and a receipt, taken in his own name, is handed to the society as an equivalent for cash. The society, not being the owner of the house, is not liable to pay income or property tax, so it claims the amount from the Special Commissioners, by means of a form of claim obtainable from the local surveyor of taxes, together with the voucher and a statement signed by the officers, that the society does not limit the number of its shares either by its rules or practice. The money is then usually refunded, and in subsequent years the house is often scheduled as exempt. Skeleton mortgage deeds for freehold property are supplied by the Co-operative Union. In some cases members are admitted to ownership on the tenant-purchase system, whereby no deposit is demanded by the society, which waits until the member has a property of a few pounds in the house, and then executes the deed of conveyance. Unlike a building society, a co-operative society has not to pay the salaries of a large staff, and its shares cannot be speculated in so as to be put up to a premium.

The building of houses to order for members has generally been found an expensive method, owing to alterations in the details of the plans and specifications being so often asked for. The better plan is to adhere strictly to certain definite types of building and to accept no application until houses are built and ready for occupation

The terms of repayment have varied from 2s. to 3s. 6d. per week per £100, so that the average purchase rent paid by the members has been from 4s. to 8s. per week, and in the great majority of cases has worked out at about 6s. 6d. per week.

The Co-operative Wholesale Society lends money to the local societies for housing purposes at $3\frac{1}{2}$ per cent. There is a strong tendency to retain the ownership of houses in the hands of the societies as landowners, or, at least, as ground landlords; but, where the trade of a town or district fluctuates, there is not only a small demand upon a society for houses on the hire purchase system, but a disinclination also on its part to build and let to members as a landlord, owing to risk of loss from houses remaining untenanted.

The great amount of capital required has also prevented large building schemes being carried out for ownership by the societies, and

up to the present no society has availed itself of the provisions of Section 67 of the Housing Act of 1890, which would enable them to borrow half their capital outlay at about 3¼ per cent. from the Public Works Loan Commissioners. If, at the same time, they acted as intermediary agencies somewhat on the lines of the Corbett Estates and the Small Dwellings Acquisition Company already described, they could more than quadruple their effective activity.

It is a noteworthy fact that, with all their activity in promoting co-operative housing enterprise, the members of the various societies, as a rule, are strong advocates of municipal housing schemes under Part III. They are convinced that there is ample room for both municipal and co-operative enterprise, and they are not afraid of competition because in many respects they work under similar conditions. They have a plethora of capital within the movement, much of which is invested at 2½ per cent., and if they wished they could profitably apply this for housing purposes, while they are not harassed by many of the absurd financial restrictions and building regulations which hinder municipal enterprise. They can buy materials in great quantities, and carry out the work on a large scale so as to reap all the advantages which large producers secure, and except that they have no compulsory powers of land purchase and no facilities for providing cheap transit, can be in a better position than any municipality which expects to carry out a commercial scheme under present conditions.

The Housing Scheme of the Woolwich Co-operative Society.—One of the most recent experiments of co-operative societies is that now being carried out by the Royal Arsenal Co-operative Society of Woolwich, which is engaged in building 3,500 houses on 150 acres of freehold land which the committee had the foresight to secure in 1886 and 1898. Bostal Farm, Plumstead, containing 52 acres, was bought in 1886 at £120 per acre and utilised for various purposes so as to earn 5 per cent. on the capital invested —a course of procedure which many municipalities might well imitate at the present juncture. In the meantime, the normal increase of land values was going on to such an extent that in 1898, when the society decided to buy the adjoining farm of 122½ acres the cost was £318 per acre, so that assuming the first land had brought no return at all in the shape of rent, the mere increase in capital value year by year was sufficient to represent a gain of at least 15 per cent. per annum. The scheme of this society is interesting, therefore, as bearing on the suggestion that local authorities should acquire and hold or lease land under the Housing of the Working Classes Act, 1900.

The estate, which cost £40,100, is near Abbey Wood Station and Bostall Heath, and the north-east portion, of about 100 acres, has been laid out as approved by the London County Council, with one main thoroughfare 50 feet wide, which runs diagonally across and has eight streets parallel to each other turning out of it. The total cost of the land, roads, sewers, etc., was £56,980. With 20 houses to the acre, each house will require a plot of about 200 square yards, allowing for roads and paths. The society is doing all the building by means of direct labour in the employment of its own Works Department, in

which £6,500 has been invested for buildings, machinery, and plant. Trade Union hours of labour and conditions of work are observed, but all ranks of labour receive not less than ½d. per hour above the minimum trade union wage, in lieu of profit-sharing. An active minority wished to secure that houses should in no case be sold, but let at weekly tenancies and at the lowest rents that would cover the cost with a margin sufficient for safety. It was, however, finally decided—

1.—That in no case should the freehold be parted with, because this had led in other places to property falling into the hands of landlords, large or small, who used it merely as the means of squeezing an undue amount of rent out of their tenants, or applied it for the purpose of piling up shops, offices and factories upon cottage sites, or allowed the dwellings to degenerate into slums.

2.—That the houses should be sold subject to a lease for 90-99 years; if possible, only to the members who desired to live in them.

3.—That the society should advance 90 per cent. of the purchase money for thirty years if required, the repayment to be made by equal quarterly instalments, with interest on the basis of 5 per cent.

4.—That the purchase money should include all legal costs, so that a member buying a house should know exactly what the cost would be, and so that all outlay could be spread over a long period with easy payments.

To carry out these ideas, it was agreed that a fair minimum repayment should be 11/- per month for 30 years in respect of every £110 borrowed, so that a £300 house could be bought by a rent of 8/3 per week. In order to meet the needs of those who could pay no deposit, it was arranged to let them their houses upon a tenancy agreement, with the option of purchase, charging rent at the rate of 3/2 per week for every £100 of purchase money, plus an amount to cover all rates, taxes, and other outgoings. The rent so paid is credited to the tenant, and after debiting the account, with interest at 5 per cent. and the other outgoings, the balance is carried to the reduction of principal, so that in three years it is reduced 10 per cent., and a mortgage is executed with repayments on the lower scale mentioned. The society itself insures all houses against fire, and charges the customary premiums—a very wise step in view of the experience of the Artisans' Dwellings Company, which demonstrates the comparative immunity of estates of small houses from expensive fires. In order to prevent ownership drifting into undesirable hands, there are several conditions facilitating re-purchase by the society when the tenants wish to sell.

The first brick was laid on May 28th, 1900, and the sales of houses commenced in December, 1900. Up to July, 1902, the society had leased 153 houses of the total value of £42,470, of which sum £27,125 was advanced by the society. Fifty-four houses, of the value of £16,415, have been let on rent purchase tenancy agreements; and fifty-two houses, of the value of £18,865, were let upon weekly tenancy, producing rack rents amounting to £1,658 16s. per annum.

The general desire has been for a small self-contained house, with 15 feet frontage, containing four or five rooms and a scullery, and costing from £205 to £270. The earlier houses, constructed for two families, did not sell so readily, and many are occupied by weekly tenants. Twelve types of houses have been erected on plots varying from 80 to 120 feet in depth. The elevation varies considerably. The following table gives particulars of the estate up to November, 1902:—

BOSTALL ESTATE, PLUMSTEAD.

No. of Houses erected and in course of erection.	Frontage.	Purchase Price.	Ground Rent.	Number of Rooms.	Rent per week to Tenants.
		£	£ s. d.		
27	17 feet	380	4 10 0	7 rooms, bath room, & scullery	13/6
18	17ft. 8in.	395	4 15 0	7 ,, ,, ,,	13/6
10	16 feet	340	4 8 0	7 ,, and scullery - -	13/-
63	16 ,,	330	4 0 0	7 ,, ,, - -	13/-
10	16 ,,	295 & 305	4 0 0	5 ,, ,, - -	11/6 & 12/-
8	20 ,,	295 & 305	5 0 0	6 ,, bath room, & scullery	11/6 & 12/-
11	20 ,,	275 & 285	5 0 0	5 ,, ,, ,,	none let
19	16 ,,	270 & 280	4 0 0	5 ,, and scullery - -	,,
8	20 ,,	280	5 3 0	5 ,, bath room, conservatory, and scullery - -	,,
94	15 ,,	255 & 265	3 7 6	5 rooms and scullery - -	,,
36	18 ,,	230	4 4 0	5 ,, bath room (unfitted), and scullery - -	,,
82	15 ,,	205	3 7 6	4 rooms and scullery - -	,,
386					

The figures in the last column give the rack rent of houses let to weekly tenants. The weekly rent purchase payments may be arrived at by multiplying the figures in the third column by 2/1 to 3/2, and dividing the result by 100. The ordinary rents of the district amount to as much as 14/- per week for a five-roomed cottage. The ground rents already amount to £1,500 per annum, which is sufficient to provide 2¾ per cent. on the entire capital outlay for site, although only one-eighth of the site has been utilised.

An Interesting Co-operative Housing Experiment.—The Ealing Tenants Limited.—The Ealing Tenants Limited deserves special notice because of the novel character of methods. The Society is registered under the Industrial and Provident Societies Act, and is really an association of tenants. A group of workpeople in Leicester have registered a similar society, under the name of the Anchor Tenants Limited.

Many workmen, particularly in a large city like London, find it extremely risky, as well as expensive, to try and buy the house they live in on the usual individualistic plan. To deal with the expense first. One plot of land will cost more in proportion than fifty or a hundred plots. The legal expenses, the survey fees, and the building of the house costs more in proportion. The interest to be paid, and the legal charges in connection with the borrowing of the margin which a workman usually requires to enable him to build, are also proportionately heavy. This is true, not necessarily because the people he is dealing with are scoundrels, although occasionally they are that, but because everything is done on a retail basis, and there are retail working expenses. By association the tenant owner can get everything done on wholesale terms, effecting a saving of probably twenty per cent. The Society

buys its land wholesale with the shares subscribed by intending tenants; builds its houses wholesale with the money borrowed at a fair rate of interest, as loan stock or upon the security of freehold land plus good tenants, whose shares are a good security for the regular payment of rent. The Society has a lien upon any tenant's shares if he fails to pay the rent regularly. After interest has been paid on the borrowed money, the surplus goes to the tenant-shareholder, not in cash, but as shares. The cost of internal repairs may be taken out of each tenant's share of profits. This gives each tenant a stimulus to keep down the cost of repairs. If a tenant-member is compelled to leave the neighbourhood, he merely takes his share-book with him or arranges for a transfer at par. The co-partners he leaves behind share with him the risk of finding another tenant.

The shares are £10 each, and a tenant-member must, sooner or later, pay up five shares or £50. This is equivalent to the cost of the plot of land on which his house stands, and is independent of any shares accumulated out of the profits. To conclude, the plan secures:—

(1) The minimum of speculation and risk in letting.
(2) Security to capital
(3) Economy in buying, building, and borrowing.
(4) Individual responsibility without anxiety.
(5) The sharing of surplus value equitably

The Society has bought land for fifty-four houses at Woodfield Road, Eaton Rise, Ealing, and these are being built as rapidly as possible. Fifteen have been completed and the tenants are in (December, 1902); seven more are nearly completed. It is intended to get a larger estate when the fifty-four are completed. Over £3,000 capital has been paid up.

SMALL HOLDINGS AND THE RURAL EXODUS.

The extent and evils of the movement of the population from healthy country districts into crowded towns have for some years convinced all thoughtful persons that no lasting remedy can be devised for bad housing while this depopulation of rural districts continues. In 1861 the urban population of England and Wales was only 12,696,521 as against a rural population of 7,369,704, but in 1891 the urban population had increased to 20,802,770, while the rural population was only 8,198,248, in spite of the lower death-rate and higher birth-rate of country districts, thus showing that the flow of population from the country to the towns is going on at the rate of about 150,000 per annum. During the twenty years 1871-1891 there was a decrease of just 500,000 in the number of wage-earners in agriculture in Great Britain. This movement has been caused by deep-rooted and far-extending influences, such as the depression of agriculture, the counter attractions of city pleasures and occupations, the lack of an educational system calculated to excite a real interest in rural pursuits, and the cumbrous system of land tenure and land purchase existing in this country. To reverse this tendency and produce a return current of population—"back to the land"—is one of the most urgent needs of the times.

The Example of Denmark.—In this respect an imitation of the good example set by Denmark would be most beneficial. That country during the past fifty years has actually been able to induce a decided current of population from the towns into the country, and notwithstanding foreign competition and loss of territory her inhabitants are now more wealthy and numerous than formerly. Co-operation and Education, united to a system of small holdings, are the forces which have been applied to secure that improvement of agriculture which has brought about this happy result. About five-sixths of her territory is possessed by small freeholders and peasants. These have formed co-operative societies for the collection, sale, and export of their produce, and with immense advantage. Numerous cattle-breeding societies, co-operative steam dairies, bakeries, factories, and mills have been set up all over Denmark. About 100 "People's High Schools" have been established by the aid of moderate subsidies from Government, where young men and women of the peasantry and working classes, up to the ages of 18 and even 25, may obtain board and instruction, with extras, for several months at a time, especially in winter, and at the low cost of about 10/- per week. In addition to complete instruction on matters of rural life and occupation, the element of social union for mutual help and amusement has been strongly encouraged both by the high schools and the Students' Union. Numerous clubs for music, shooting, cycling, and gymnastics have been formed so as to rouse the rural population to a lively cheerful existence. The erection of public halls in the villages, taken in conjunction with this development of co-operative and educational life, has further helped to make country life universally attractive. If some of the £150,000,000 now expended by Great Britain each year for foreign produce were devoted to encouraging the development of small holdings, co-operation and rural education, much of this enormous sum might be profitably retained in our own country.

Small Holdings in England and Wales.—Although allotments and small holdings alone are insufficient, as a rule, to wholly maintain the rural worker, they are invaluable as an aid to the income of the industrious labourer; and, where provided in conjunction with a cottage or small homestead, have in several instances in England brought about an absolute increase in village population, although not to the extent they would do if accompanied by such organised encouragements for rural education, co-operation, social interest, and agricultural profits as exist in Denmark.

A beginning must be made, however, and it is interesting to notice the success which has attended the efforts of Alderman Winfrey and others, assisted by Earl Carrington, in the direction of procuring land for the labourers in South Lincolnshire and Norfolk. After establishing 56 tenants on 136 acres of land at Spalding Common, by means of the Small Holdings Act (1892), it was found that the County Council would not support the necessary extension by municipal enterprise, and a "Small Holdings Syndicate" was formed in 1895 to lease a farm of 250 acres, upwards of a mile in length, and known as Willow Tree Farm, from Earl Carrington. It was divided among 100 tenants, with plots

varying from 2 to 7 or more acres. All expenses of management, rates, taxes, repairs, and development are paid by the syndicate, and recovered *pro rata* from the tenants at the half-yearly rent audits. The rent is the average rent paid by the farmers in the district, and the tenants are chiefly agricultural labourers, who work during the greater part of the year for neighbouring farmers, but all must belong to the Allotments Club. At the last rent audit it was stated that only £4 had been lost out of £2,800 rent receivable. On the 165 acres under arable cultivation, 63 tenants received a clear £485 in actual cash for their own work, or an average of £8 each—a very useful addition to a labourer's income, not to speak of the better quality of his vegetables and meat. Additional farms have since been added, and there are now no less than 650 acres, in a ring fence, let to upwards of 200 tenants.

The Norfolk Small Holdings Association have leased land in three parishes, as follows:—Swaffham, 133 acres; Walton and Carbrooke, 109 acres; Whissonsett, 97 acres. The cost of the land varied from £20 to £25 per acre, and it is let at rental to pay 4 per cent. net on the purchase money. Tenants were in all cases forthcoming in greater numbers than could be supplied.

Mr. F. B. Gale, a schoolmaster in a Norfolk village, in reply to a request for information on rural housing, says:—

> We have the housing problem as acutely with us as with you—only in the country it is to a certain extent solving itself by all the adult members of the family leaving the parental nest and seeking work in the towns. I am perfectly aware that the want of **decent cottages with some land attached** is the reason why so many leave the villages, and perhaps why a large number keep away who might return when the glamour of town life had palled. What we require in the country is a number of little homesteads, ranging in acreage from 3 to 50 acres. The 50 acres could be acquired for about £500 to £750, and a house with other buildings could be put up for £500. I am very certain that a number of capable young men, if helped by means of agricultural banks, could get a living on such holdings, and pay £50 a year, which means 4 per cent. on the capital outlay. A permanent settlement of these, and many of their descendants on the land, might be much facilitated by loans at a low rate of interest.

Sir Robert Edgcumbe has met with similar success on the Rew Farm of 343 acres, near Dorchester, which was bought for £5,050, and after constructing roads, wells, etc., cost about £18 per acre. It was sold on the rent purchase system, on a period of from five to ten years, to some 27 small purchasers in quantities varying from 2 to 30 acres, at prices of from £7 to £20 per acre. Nearly all the money has been paid. When the farm was bought, in 1888, the farmer dwelt upon it with three labourers and their families, and the total population was 21. Since then, 14 cottages have been erected by various purchasers, and the population on the farm is now about 80, and likely to be increased, as further houses are to be built. The parish has also benefited by a rise in the rateable value of the farm from £215 to £346.

Major Poore has developed a farm at Winterslow, in Wiltshire, into small holdings, by forming a representative village committee of the labourers, who agreed to assist in the development of 112 acres into small holdings of from ¼ to 16 acres at £15 per acre. The men have erected homesteads, and otherwise improved the land, so that, whereas

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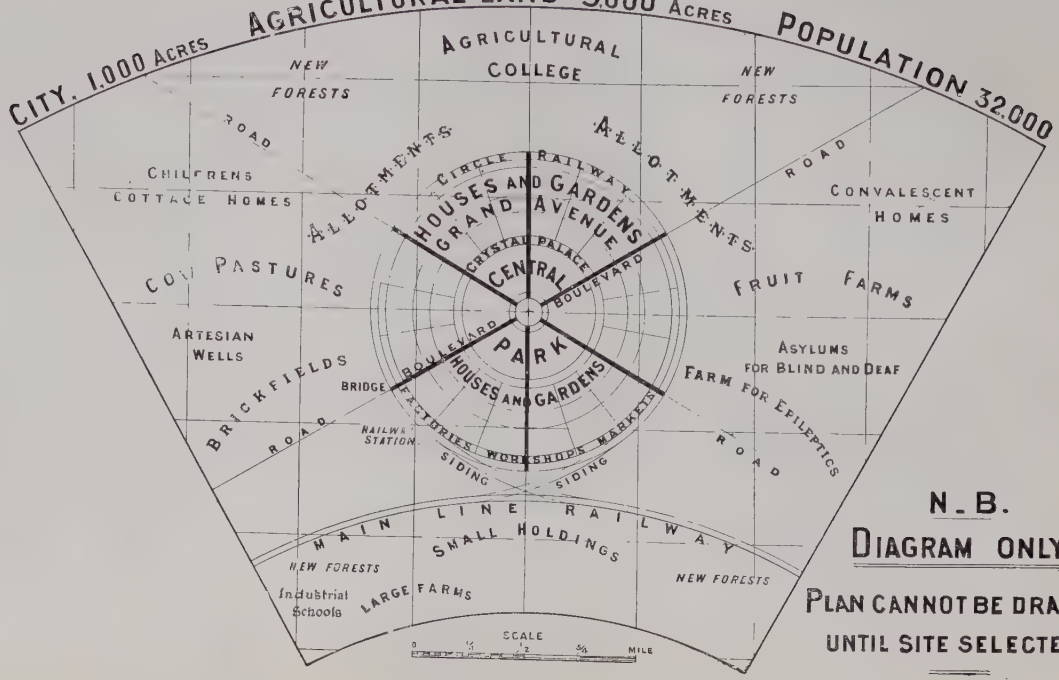
GARDEN-CITY

This plan is Mr. Howard's suggested arrangement of a Garden City. It shews the actual residential area *within* the circle, and the extensive open lands *without*. The principal features are :—The six magnificent boulevards separating the six wards ; the central garden of over five acres, surrounded by the larger public buildings, and the Central Park of 145 acres ; the Crystal Palace or wide glass corridor for a shopping arcade and winter garden ; the 5,500 building lots, averaging 20 by 130 feet, facing the boulevards and the five circular avenues ; the outer ring containing factories, warehouses, markets, coal yards, and timber yards, all fronting on the circular railway (with sidings) which encompasses the town ; and, finally, the outer or agricultural portion of the estate. It is, of course, understood that these are only Mr. Howard's tentative suggestions.



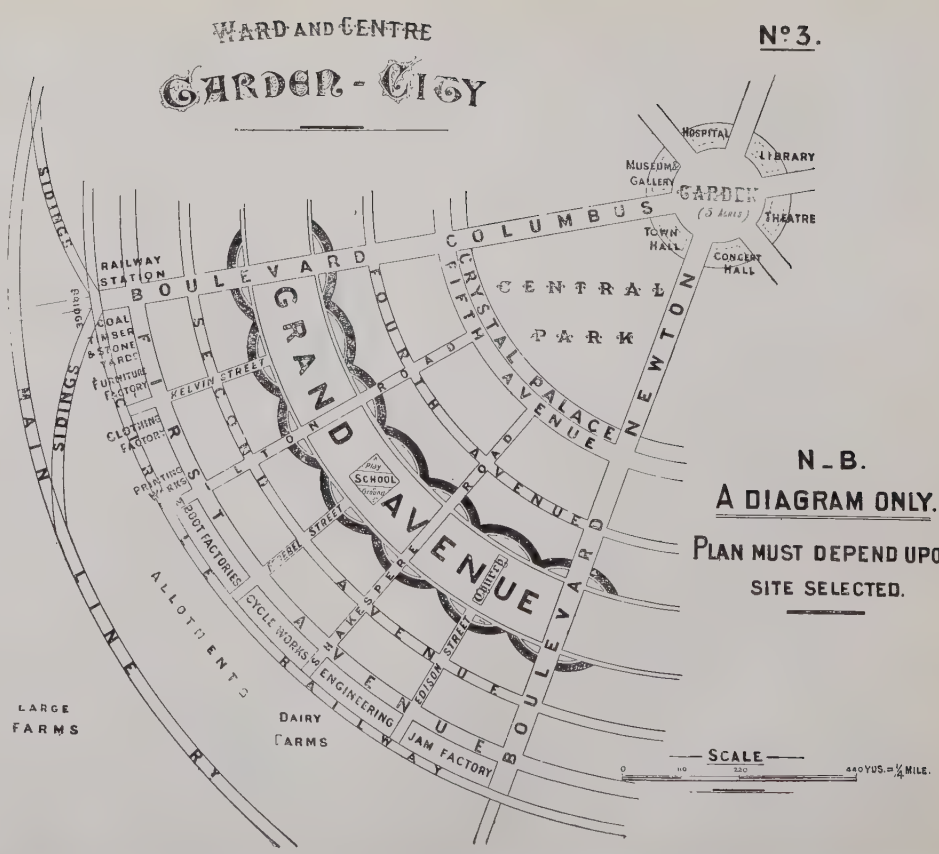
N.B.

DIAGRAM ONLY.

PLAN CANNOT BE DRAWN UNTIL SITE SELECTED

This section of the central or town portion of the proposed Garden City Estate shews in greater detail Mr. Howard's suggested plan of development, and will enable the description on the previous page to be followed more closely. The Grand Avenue is a belt of green 420 feet wide, with six sites reserved for churches and public schools.

Further information may be obtained on application to Mr. Thos. Adams, Secretary, Garden City Association, 77, Chancery Lane, W.C.



under the old regime three labourers were employed on the 195 acres, there are now fifty men interested in the same land. A landholders' court has been formed to manage a large surplus, which has been formed from the profitable development of the estate, and all are shareholders, thus binding the men together by some common interest and united effort for mutual trade purposes, while leaving them a direct and sole interest in the land they hold. Over 30 cottages have been built by the labourers; Major Poore's liability has been paid off; there are practically no arrears; the surplus credit amounts to £800; and the population of the village has increased, while other parishes in the same union have shewn a large decrease. Similar success has attended another experiment with a farm of 170 acres at Bishopstowe, in the Wilton Union.

GARDEN CITIES.

The most ambitious, and at the same time the most practical and beneficial, co-operative project bearing on housing is that supported by the Garden City Association (77, Chancery Lane, London, W.C.), which was formed in 1899, to promote the realisation of the essential principles advocated in Mr. Ebenezer Howard's book, entitled, "Garden Cities of To-morrow." In the main, it is a project for relieving the congestion in crowded cities, by an organised redistribution of the industrial population upon the land in new model towns, by a concerted movement of manufacturers and others to some suitable site selected for the purpose. Briefly, Mr. Howard's scheme is as follows:—

(1) The purchase of a large agricultural estate of, say, 6,000 acres (which is equivalent to rather over 3 miles square), with the object of establishing a Garden City, as an experiment in housing and important social and industrial reforms.

(2) The retention by the community of the Garden City of the large anticipated increase in the value of the estate caused by its conversion from country into town.

(3) The estate selected to be carefully planned under the best expert advice, so that as the town grows its factories and workshops, the houses of the people, the parks and open spaces, schools, churches, and other public buildings, may be placed in the most convenient positions.

(4) The provision of a broad belt of agricultural land round the town, under such restrictive covenants as may secure to the inhabitants the enjoyment for all time of the combined advantages of town and country life, while the agricultural tenants may have a market for their produce brought to their doors.

(5) The provision for manufacturers, co-operative societies, and private individuals, of sites for works, stores, and houses, under leases, which, while giving the fullest security to tenants for all improvements made by them, would secure to the community the increased value of the land—such increased value to be expended for the benefit of the town.

(6) The erection of dwelling houses by—

(*a*) The Garden City Company;
(*b*) By employers of labour;
(*c*) By building societies;
(*d*) By other private enterprise.

(7) The scheme provides for the retention of a very large amount of open space for recreative purposes, and for the allowance of land for a fair-sized garden to each house. It provides for a population of about 30,000 people protected against overcrowding by strict covenants.

(8) The method proposed is to form a company to acquire or purchase a site, and let land to tenants on building leases and otherwise. The first charge on the net profits of such company would be a cumulative dividend to the shareholders, limited so as not to exceed a rate of, say, 4 to 5 per cent. Any remaining profits would be applied for the benefit of the inhabitants, who would have the right collectively to purchase the company's undertaking at par.

It is proposed that the city be built on the most hygienic, scientific, and artistic principles; there should be pure air, abundant water, lovely foliage, wide streets, stately avenues, parks and winter gardens, public halls, lecture halls, libraries, and art galleries. In the outer ring of the town might be placed factories, warehouses, dairies, markets, timber yards, coal yards, etc., fronting on a circular railway, which encompasses the town, thus saving charges for packing, cartage, transfer, and breakage, besides lessening heavy traffic on the roads of the town.

Workpeople would obtain a far better home at far less rent; they would save money, time, and energy in going to and from work; they would get cheaper and fresher food from the community's own estate; they could cultivate their own gardens; and while their happiness would be added to by better health, their pockets would benefit from the many consequent reductions in their expenses.

As to the practicability of the scheme, it is sufficient to point out that manufacturers, to avoid excessive rents and rates, or for other reasons, often seek out new sites for their works in places in the country, at a considerable distance from those they have hitherto occupied in some crowded city.

The boot and shoe industry has largely migrated to Northamptonshire, Leicestershire, Bristol, and Norwich, and the clothing industry to Leeds, Bradford, and other places; and, as is well known, many of the largest printing firms have now established branches in the country—at Aylesbury, St. Albans, Tonbridge, Dunstable, Beccles, and Watford—towns, which were little more than rural villages a few years ago. It is not alone a question of rates and rents. Colour and photographic printing are becoming increasingly difficult in large centres, owing to the impure atmosphere, as is shewn by the fact that this class of printers, as well as photographic paper manufacturers, have their works at such places as Ashstead, Watford, Elstree, Rickmansworth, and West Drayton. The Xylonite Company have transferred their works from Homerton to Hale End, and have a small colony near Harwich; the Linotype Company from Manchester to Altrincham; Kent (brush makers) to Hemel Hempstead; Smith (printers) to St. Albans; Burroughs and Wellcome to Dartford; the Nine Elms Locomotive Works of the L. and S. W. R. have been transferred to Eastleigh, Hants.

Messrs. Cadbury (cocoa manufacturers), Messrs Lever Bros. (soap makers), Messrs. Milne and Co. (car builders), and others, have not only moved out, but have acquired freehold sites on which they have established new industrial centres, where they have scope for the development of their factories, and are also able to provide bright and cheerful homes for their workers at less rents than the rents of worse

COTTAGES FACING RAILWAY—GREENDALE ROAD, PORT SUNLIGHT.

COTTAGES—PARK ROAD, PORT SUNLIGHT.

VIEW LINDEN ROAD—SHEWING THE TREE PLANTATION.

houses in large towns, yet with the addition of gardens or allotments, and of recreation grounds, swimming baths, and indoor clubs. "Nothing," says Mr. Cadbury, "pays the manufacturer better"; and, he adds, "It would be the greatest boon to the toilers of this country, if it could be carried out to any large extent."

These large firms have not, it is true, established "Garden Cities," but Bournville and Port Sunlight illustrate many of the advantages which a Garden City would afford; and one of the objects of the project is to make it possible for numerous small undertakings, which could not go out singly, to secure the benefits which such removal, if well organised, may ensure.

Then, besides the establishment of new works in country districts in substitution for old works in crowded centres, there are numerous cases of branch factories being started in the country, and also—and these cases are perhaps equally numerous—the starting in open districts of entirely new works in connection with new industries which the progress of invention has created. As instances of the latter class, may be mentioned the Kodak Company's works at Harrow, and the Westinghouse Company's works at Old Trafford.

Mr. Troup, head of the Parliamentary Department of the Home Office, in his evidence given before the Joint Committee appointed to consider the hearing of the Private Bill Legislation on the Housing of the Working Classes, made the following remarks in reply to a question of the Chairman (the Earl of Camperdown):—

> The relief of congested districts might be met by the removal of factories to the country. Of course, that was a general suggestion. The number of factories in London which employed over 100 persons was 748. The total number of employees was **200,000.** With the wives and families this would represent a total population of **600,000.** These figures referred to the administrative County of London. He had ascertained that there was already a tendency to remove the factories to the country.

On the score of sufficiency of space, it may be pointed out that the counties of Surrey, Kent, Sussex, Hampshire, and Berkshire would absorb the population of London, in addition to their own population, more than three times over on the Garden City basis of five to the acre.

The following figures, shewing the amount realised by a few large estates sold by auction in 1900-1901, give an indication of the probable cost of the site of a Garden City:—

Gateforth Hall, Selby, Yorks, 1,882 acres, for £85,000.
Whittlebury, Northants., 3,000 acres, for £100,000.
Clarendon Park, Wilts., 4,250 acres, for £80,000.
Reedham Hall, Norfolk, 1900 acres, for £45,000.
Berrington Hall, Eye, Suffolk, 3,200 acres, for £70,000.
Hinxton, Cambs., 1,910 acres, for £58,000.
Westwood Park, Worcester, 3,077 acres, for £70,000.
Elton Manor, Notts., 1075 acres, for £27,000.
Stukely Hall, Huntingdon, 1,050 acres, for £30,000.
Buris Wood, Speldhurst, Kent, 676 acres, for £28,000.

The average price paid for agricultural land in 1897 was £40 an acre. At this figure the cost of the estate would be £240,000. The

town site would occupy only about one-sixth of the whole area, and these 1,000 acres would cost about £40,000. At 4 per cent., this would amount to £1,600, and, divided by the population of 30,000, would average only 1/1 per head. Sites of parks and public buildings would occupy land purchased at agricultural price, and thus the rates would be very low in respect of those public institutions which are such a heavy burden elsewhere. Richmond, which is a town of about 30,000 population, has had to pay over £2,000 per acre for sites of such institutions, and in one year has had to buy land for street widening at the rate of £250,000 an acre.

For an annual levy of 6/- per head, the community would secure £9,000, which would be sufficient to pay the ground rent of the entire site, and, if thought desirable, secure—

(1) Building site of not less than 20 feet by 100 feet for each five persons, with a considerably higher average ;

(2) Road space of the amplest kind, no road being less than 90 feet wide, and several 120 feet wide ;

(3) Ample sites for library, schools, churches, swimming baths, etc. ;

(4) Sites for town hall and other municipal buildings ;

(5) A central park of 145 acres, and a magnificent avenue 420 feet wide (Grand Avenue), extending in a circle of 3¼ miles ;

(6) Land required for a circular railway encompassing the town ;

(7) 82 acres for warehouses, factories, etc., all of which would be situated on the circular railway, and would thus economise greatly in cartage, etc. ;

(8) Site for arcade for shopping (Crystal Palace), the circular form of which would bring it within 600 yards of the furthest removed inhabitant ;

(9) 5,000 acres of agricultural land.

A second step towards the establishment of the first Garden City has been the formation of Garden City Pioneer Company, with a capital of £20,000, the whole of which has already been fully subscribed, for the purpose of doing such preliminary work as will result in the successful establishment of the actual Garden City Company. Some of the best known public men, manufacturers, and economists have given their adhesion to the scheme, and have taken up shares in the company, and it is fair to say that before many years are over the first Garden City will be an accomplished fact.

The great Co-operative Societies are already seriously considering as to the feasibility of a scheme financed entirely by themselves. They have ample funds, and a levy of a penny per month for three years from each co-operator would purchase the freehold of the first Garden City.

The London County Council and the great towns of the north might well acquire the site for a Garden City, and by co-operation with private enterprise successfully establish such a colony, either under the Housing Acts of 1890 and 1900, or under such local acts as might be necessary for the proper development of the scheme.

CHAPTER XV.

SUBURBAN HOUSING AND MODEL VILLAGES.

It is obvious that the ideal provision for the working classes of large towns is the **Suburban Cottage,** and there is no doubt that the great bulk of the improved housing of the working classes must be effected by the multiplication of Model Industrial Villages in the suburbs, consisting of various types of cottages at corresponding rentals, and accompanied by an improved system of cheap trams and trains.

Mention has already been made of the Manchester, Sheffield, and London County Council suburban housing schemes, but as these are not yet established, it will be useful to consider what has been done in this respect by others, and for this purpose three schemes of different types may be considered, all of which could be established under Part III of the Act of 1890.

(1) The London suburban villages of the Artisans Labourers and General Dwellings Company—types of a town estate of workmen's cottages;

(2) The village of Port Sunlight, near Birkenhead, established by Messrs. Lever Brothers—a type of what can be done by large manufacturers for the housing of their workpeople.

(3) The village of Bournville, near Birmingham, established by Mr. George Cadbury—a type of the residential garden villages that ought to be established round all centres of population.

MODEL ESTATES OF THE ARTIZANS DWELLINGS COMPANY.

This Company was formed in 1867, with the idea of carrying out schemes for the construction and management of cheap, commodious, and sanitary working class dwellings all over the country, allowing only a fixed and limited rate of interest (5 per cent.) on its capital, and subject to this return, administering its large property in the interests of the tenants.

Altogether, the Company has gradually raised about £2,500,000 for its object, and now provides accommodation for between 30,000 and 40,000 people, mostly working men earning from 25/- to 50/- per week, but some of the superior houses are let to tenants with higher incomes, and the greater profits from these enable some of the cottages for the poorer classes to be let cheaper than they would otherwise have been.

Most of the houses are in London. Building work was actually begun in several provincial centres, such as Salford, Liverpool, Birmingham, Smethwick, and Gosport, but it was found preferable to restrict work in the main to London, where higher rentals could be obtained.

The capital of the Company now consists of about £1,500,000, in ordinary shares of £10, on which 5 per cent., free of income tax, has been regularly paid since 1879; also of about £1,000,000 preference stock, paying 4½ per cent.

Four Model Industrial Villages in London.—The property of the Company in London consists of four estates of cottage dwellings and small houses, and ten large block buildings in different parts of London. The cottage settlements are considered the more successful. The following particulars with regard to them may be useful.

The Shaftesbury Park Estate is at Lavender Hill, near Clapham Junction, S.W., and was the first large undertaking of the Company. It consists of 42½ acres, covered by 30 shops, 1,135 single houses, 33 double houses, and one block of 22 tenements, costing about £370,000, and yielding a collective annual rental of about £28,000.

The Queen's Park Estate is near Harrow Road, W., and consists of 76 acres, covered by 116 shops, 2,076 single houses, 108 double houses, and a public hall, costing about £770,000, and yielding an annual rental of over £63,000.

The Noel Park Estate is about ten minutes from Hornsey and Wood Green Stations, in the north of London It consists of 100 acres, 50 of which are covered by 85 shops, 1,076 single houses, and 174 double houses, costing about £475,000, and yielding an annual rental of over £35,000.

The Leigham Court Estate is at Streatham, in the S.W. district of London, and consists of 66 acres, covered by 292 houses and 373 maisonettes (with two separate dwellings), yielding at present about £21,000 per annum. Most of these houses are for a superior class of residents, and building is not yet completed.

Description of Typical Estate—Noel Park.—The following short account of the Noel Park Estate may be taken in most respects as applying to each of the above-mentioned estates of the Company:—

This estate is laid out for building purposes, with a main avenue 60 feet wide, other avenues 50 feet wide, and cross streets 40 feet wide. As the houses are built, the roads are completely made up, channelled and curbed, and the footways are entirely paved with York stone, and planted at regular intervals, mostly with Plane trees. The general drainage of the estate, in accordance with the requirements of the Local Authorities, has been arranged on the dual system, the rain and surface water being kept separate from the sewage. No drains run through the houses, back drains with intercepting manholes, specially ventilated, being provided to all terraces.

There will be about 2,500 houses and shops built on this estate, mostly of five different classes, as shewn in the plans. About 1,305 houses are already built, and are already occupied.

Houses are built, generally speaking, in five classes, as follows:—

	Size of plots. ft. ft.	Total floor area in sq. ft.	Number of rooms.	Cost of building.	Rent per week from
1st Class Houses -	16 by 85	1,065	eight	£350	11/- to 14/-
2nd Class Houses -	15½ by 80	936	seven	£280	10/-
3rd Class Houses -	15 by 70	800	six	£240	9/-
4th Class Houses -	14½ by 70	660	five	£200	7/6
5th Class Houses -	13 by 60	470	four	£180	6/-

In addition to these, an endeavour has been made to provide two separate dwellings by shutting off the staircase in the 3rd class houses, and arranging the upper floor so as to have a living room and two bedrooms, with an outside staircase down to the back garden, the closet and wash-house being held in common In the same way, the plan of first-class houses has been developed so as to have a frontage of 19 feet, and two separate dwellings with separate entrances back and front on each floor, and a small additional bedroom, besides a W.C., wash-house, and scullery for each flat. The cost of these flats has varied from £300 to £500 for the double flat, and the rents from 4/6 to 8/6 per week for each single flat.

The general planning of these houses does not show any specially new arrangement, the type, with the exception of the fourth and fifth class houses and double flats, being that which seems to have been universally adopted in all town and suburban terrace dwellings.

The houses are all built with a layer of concrete over the whole area of the buildings; the walls are of brickwork, the party walls being hollow or 14 inch thick, to prevent the passage of sound between the tenements; slate and cement damp-proof courses are used; the walls are faced with red and yellow bricks, with terra cotta or artificial stone cills and flower guards; the roofs are mostly slated, but to give variety many are tiled; the whole being built with the best materials and designed to have a bright and cheerful appearance. There is a constant water supply, and no cisterns are used except the water waste preventors to the water-closets. The sanitary arrangements are of approved yet simple character, all waste and other pipes being discharged over open trapped yard gullies.

Some of the land not yet built upon is used for cricket and recreation grounds, and also allotment gardens. In order to promote thrift and self-respect, no public-houses or pawnbrokers' shops are allowed on the estate.

Management of the Estates.—The total working expenses on the four London cottage estates amount to about £40,000 on a rental of about £150,000, and although the houses have now been occupied many years, the expenses have always been below the average for this class of dwelling, owing to the admirable system of management. Tenants do not like to move, so losses from empties are pracically nil. Sometimes there are absolutely no arrears. The average loss from irrecoverable arrears is about one-eighth per cent.

Each settlement has its own superintendent, who is a practical builder, living on the spot, and who has to make regular, full, and frequent reports on the estate, with the assistance of a staff of collectors and officers, who are paid a gratuity, in addition to their fixed salary, for securing prompt payment of rent. Repairs foremen inspect the buildings and see what damage is done, or what repairs are needed, but the tenants are remarkably careful in this respect, and little has to be done. Committees of the Directors also periodically visit each estate. The danger arising from fire has been found to be so infinitesimal (only £103 lost in 14 years) that the Company, after paying £7,000 in 14 years, has discontinued insuring anything but the shops, forming instead an insurance fund of its own, which now stands at about £5,000.

The Company began by selling its houses on the Shaftesbury Park Estate, but this was found to be disadvantageous for purchasers in cases of removal for fresh employment, when they were left with the houses on their hands, and it also interfered with the successful management of the estate by the Company. Accordingly, most of the houses sold have been bought back, and at present no house is sold; all are only *let*.

The estates are occupied by travellers, warehousemen and clerks, railway employees, tradesmen's assistants of all kinds, artisans of all classes, cabmen, letter carriers, labourers, policemen, pensioners, etc. The inhabitants are healthy, and but few complaints are made. The death rate on the Company's estates in a typical year was about 14·41 per thousand.

THE VILLAGE OF PORT SUNLIGHT.

Mr. W. H. Lever, the founder of Port Sunlight, has made architecture and building a lifelong hobby, and firmly believing in the humanising, refining, and elevating influences of beautiful dwellings with healthy surroundings, he has expended much of the large fortune derived from his colossal business in establishing a model village of pretty cottages and well-equipped social and public institutions for the benefit of his workpeople.

Finding the works at Warrington too small for a rapidly growing business, the firm decided to remove entirely to some rural district, where ample acreage could be secured adjacent to both rail and water transport, with reasonable facilities for obtaining the necessary supply of labour. The spot selected was on Bromborough Pool, a tidal tributary of the Mersey, where a strip of land containing 230 acres was gradually acquired, and utilised as to 90 acres for the business and works, and as to 140 acres for the village.

Development of the Site.—The site of the village was intersected by ravines or gutters, up which the tide used to flow, but they are now filled up above high-water mark, and left for parks and recreation grounds, occupying some 25 acres. In shape, it is an irregular oblong about 1,200 yards in length by 700 yards in width, and it is served by three straight roads running along its length, with fifteen or more smaller roads, lined with trees, running in various directions to follow the curves of the ravines, and connected in several places by banks or light and graceful bridges. The general width of the roads is 40 feet, say, 8 feet for each footpath and 8 yards for the roadway, but the widest road is 12 yards for roadway and 12 feet for each footpath. The total length of roadways is some three and a half miles.

Dealing first with the general development of the village, it is cut up into some twenty-five or more parcels of ground, of which about twelve are utilised as sites for dwellings, and six for public buildings and institutions, the others being open spaces. Each parcel of ground is surrounded by roads, which are faced on one side by cottages, and on the other by an open space. At the rear of the cottages, forming a quadrangular enclosure, are garden allotments, which are very much appreciated, and which are let at 6d. per rod (or perch) per annum, with water laid on gratis. In addition to the houses, there are a gymnasium, an open air theatre, an oval open air swimming bath (100 feet by 75 feet, with convenient dressing rooms), and two large halls, known as Gladstone Hall and Hulme Hall. There is a men's social club, with bowling green attached. A group of shops, for grocery, provisions, drapery, millinery, and meat are managed by the employees themselves entirely on co-operative lines. Over the shops is the

Bungalow Cottages - Raby Road, Thornton Hough.

Cottages—Corniche Road, Port Sunlight.

Cottages—Bebington Road, Port Sunlight.

Cottages—Greendale Road, Port Sunlight.

Cottages—New Chester Road, Port Sunlight.

Girls' Institute, where sewing classes, ambulance classes, and other semi-educational gatherings are held. There are some handsome school buildings, giving ultimate accommodation for 1,500 scholars, and a church is in course of construction. The village inn is a very handsome structure, but is not intended for the sale of intoxicants. Altogether, the whole scheme of building is so devised as in time to give the whole village all the air of a quiet and pretty old-fashioned Surrey village.

There are about 600 dwelling houses, and the accompanying photographs give a variety of types of pretty elevations. The Bungalow cottages at Raby Road are on much the same plan as the Irish labourers' cottages, but it must be admitted that the elevation is well worth the extra cost.

Description of Dwelling Houses.—There are about a dozen houses occupied by the various heads of departments and professional men, and employed in the village, but the rest of the dwellings consist of cottages with a standard type of plan, but with all sorts of variations in the elevations. In planning the standard type, the idea has been to provide a garden as foreground to the cottage and screen from the road. These front gardens are kept by the firm at a cost of 3d. each per week. The accommodation in the standard type of cottage provides for three bedrooms upstairs, with living room or kitchen, scullery, bath-room, and larder on the ground floor, with enclosed yard and usual outbuildings. Each house is square built, with no back addition. The entrance from the street is into a vestibule, giving access to the stairs, bath, and kitchen. The materials used are mostly bricks and tiles, but in many cases a great deal of beautiful half timber work has been put into the elevations. The frontage is about 18 feet, and the depth 24 feet. Each yard is about 200 feet in extent, and the average area of each room is about 120 square feet. As a rule, one large bedroom takes up the front of the house, and the space behind is divided into two small back bedrooms.

Thirteen years ago these cottages cost £200 each to build, and identically the same cottage in 1901 cost £330 to build. There are also some dwellings known as parlour houses, which have an additional bedroom on the first floor, and a parlour on the ground floor. The parlour houses cost £350 each to build in 1888, and now about £550 each.

Financial outlay and return.—The total capital outlay on the village, including everything, has been about £350,000, but as the rents are fixed so as simply to pay for rates, taxes, repairs, and maintenance, no attempt has been made to secure that they should be a financial success. The rents were formerly about 3/-, but are now 5/- per cottage per week, owing to the unduly heavy cost of repairs. Mr. Lever considers that the bare cost of management of the cottages upon the most economical lines would be 3/6 per week. Allowing £240 per acre for site, and taking 10 cottages to the acre, the total cost for a cottage and land is £354, which, at 4 per cent. interest and 1 per cent. depreciation, is £1,714 per annum, or 6/10 per week. Adding to this the cost of rates, taxes and repairs, etc., we have a rental of 10/4 per week as the

letting value of the cottages on an ordinary commercial basis. Taking interest at 3 per cent., and depreciation at ½ per cent., a gross rent of 8/3 per cottage per week would be sufficient. The annual cost of the scheme to the firm is some £10,000 a year for interest. This is looked upon by the firm as a perfectly legitimate charge against the business, inasmuch as the better conditions of home life increase the energy, intelligence, and efficiency of the workers, besides attracting a body of men and women to reside in the district who might otherwise be kept from migrating to a country factory by the counter attractions of city life. The same remarks apply to the rural village of Thornton Hough, where Mr. Lever had farms, and consequently wanted to induce good labourers to reside in the neighbourhood.

In the case of the village of Thornton Hough, a good deal of reconstruction of existing cottages has been carried out on somewhat similar lines, so that Mr. Lever has only had about one per cent. direct return on the investment. Only the irreclaimable cottages were pulled down and replaced by new ones. The rest were altered and repaired so as to meet modern requirements.

How to Forestall the "Land Corner."—When, on various occasions, it has been necessary for Mr. Lever to acquire additional land, he has found that the prices asked for adjoining property have been considerably raised, and in order to get over this difficulty he has bought land in the next zone, so that the usual corner in land on the outskirts of small towns has not operated against him to the extent it would have done if he had not taken this wise precaution. He, therefore, advocates the purchase, by municipalities, of large areas of agricultural land on the outskirts of their respective districts, with a view to their development for building sites, either by the erection of municipal dwellings, or by the creation of long leases to private individuals and others. By this means prices for the belt of land immediately adjoining the existing houses are prevented from that artificial inflation, which is inevitable when no competing supply of sites is available.

THE BOURNVILLE VILLAGE TRUST.

Object of the Experiment.—No housing experiment of recent years has attracted so much attention as the famous model village of Bournville, just established by Mr. George Cadbury, adjacent to his famous chocolate works, on the outskirts of Birmingham, and, with characteristic munificence, handed over by him as an absolute gift to a body of Trustees, not only for the purpose of perpetuating and extending it on the same lines, but also to apply the surplus revenue to the purchase of other estates, either in the neighbourhood of Birmingham or elsewhere, to be developed as manufacturing villages. The value of the experiment lies not only in the direct benefit conferred upon those for whom it provides, or will provide, healthy dwellings and rural surroundings, but it lies even more in the object lesson it gives of what is possible in this direction.

In particular Mr. Cadbury has lately had very much in view the powers possessed by municipalities with regard to the housing schemes,

PRIMROSE HILL, PORT SUNLIGHT.
Old Property on the Estate demolished.

PRIMROSE HILL, PORT SUNLIGHT.
New Cottages now occupying same site

Post Office and Cottages.

under Part III. of the Act of 1890, and more recently, the additional powers given to them under the amending Act of 1900, for purchasing land and establishing dwellings outside their districts upon agricultural land. He wished to set a high standard for municipal bodies to follow, especially in the direction of an ample provision of ground for each dwelling. Speaking, in 1901, to a representative of the *Municipal Journal*, he said:

"The public announcement of the experiment would not have been made just now, had it not been for the fact that the London County Council and other important municipal bodies are preparing great housing schemes, and that I feel so strongly that it would be a lamentable mistake to herd the working people together in localities other than those they now occupy, thereby creating more slums. . . . Our main object is to develop the physique of the nation; and supposing land could be acquired cheaply enough, **I should recommend action on similar lines to the London County Council, and other great municipal bodies.**"

Lifelong labour among the poor, forty years' work as teacher of a men's Bible class in Birmingham, and an intimate knowledge, first-hand, of the life histories and struggles of hundreds of working men, have convinced Mr. Cadbury that the overcrowding of masses of people in large cities not only results inevitably in the most serious moral and physical deterioration, but also imposes an almost insurmountable barrier in the way of all efforts towards helping men to a better life. He has come to the conclusion that the most hopeful solution of this difficulty was to give opportunity and encouragement for the masses of the people "to remove from the squalor and temptations of city life and settle amid the wholesome, helpful sights and sounds of country life. In a word the people must be brought back to the land."

Establishment of the Village.—As a practical step Mr. Cadbury set apart over 330 acres of his Bournville estate for the purpose of establishing an attractive village, with improved dwellings, large gardens, and plentiful open spaces. It was decided not to sell the cottages outright, as it would be impossible to insure that the property thus sold would be administered in harmony with the motives and wishes which inspired the vendor, so the experiment was tried of letting the land and houses on leases of 999 years, charging a small ground rent, and inserting covenants in the leases to secure the accomplishment of the purpose of the lessor. Money was advanced on mortgage at $2\frac{1}{2}$ to 3 per cent. to those who paid a substantial part of the value of the cottages, and in this way 143 were built and sold at cost price. This system, however, was found to be open to many of the usual objections to the multiplication of small ownerships, and has been discontinued in favour of a new development on more interesting lines.

Under this second method, cottages to the number of 227 have been built and let to weekly tenants, so that a population of nearly 2,000 can be accommodated in the 370 cottages that form the village. The inhabitants are by no means confined to the employees of the firm, as Mr. Cadbury's object was not merely to house his own workers under new and better conditions, but to attract, at least, a few of the workers in Birmingham to put up with the inconvenience of a four-mile journey

each day, for the purpose of securing the benefits of good houses in country surroundings in exchange for the unhealthy conditions of city homes.

In this he has been more than successful, for 55·6 of the householders work in Birmingham or the neighbourhoods outside Bournville, and are therefore entirely independent of the factory.

The development of the estate has so far proceeded on most praiseworthy lines. At present only one-third of the site has been laid out, but future development will be on much the same plan.

Roads, Open Spaces, Cottages, and Gardens.—The roads are 42 feet wide and are planted with trees, while the houses are set back some distance from the road, so that they look as picturesque as could be desired. The "Stocks" Wood in the centre of the village is only one of a number of open spaces. Recreation grounds and a children's playground have already been laid out, and a bath-house has been built. Gas, water, and sewers have been laid on and connected with Birmingham.

The cottages are either semi-detached or in blocks of four; the latter arrangement securing most suitable proportions for enabling a great variety of designs to be introduced, so that the streets present a most picturesque appearance, with an entire absence of that monotony which is so wearisome to the eyes in many country and suburban districts.

The butcher's shop, post office, and "Ye Olde Farm Inn" are most artistic buildings, and some delightful effects have been produced in the various groups of cottages by the liberal use of half-timber work, rough cast, and cement facing for the walls, harmonising agreeably with roofs of red tiles or green slates. Ingenious and artistic, but simple designs in windows, doors, porches, and ironwork complete a picture which is unmatched on any estate in Great Britain. The accompanying illustrations speak for themselves, and shew how successfully the architects and all concerned have laboured to secure beautiful as well as healthy homes and surroundings for the tenants.

Each cottage is set well back from the road, and has an average garden space of 600 yards. These gardens are laid out in advance for the tenant, so that an effective and artistic start being made, the new tenant naturally takes a pride in maintaining the beauty and usefulness of his grounds. Lines of fruit trees—pear, apple, and plum—are planted at the end of the gardens, and these, besides yielding a good supply of fruit, form a pleasant screen for the backs of the houses. As the result of careful observations which have been made to ascertain the actual value of the return from the gardens in fruit and vegetables, it has been found that the receipts have averaged 1/11 per plot per week, a very useful contribution in aid of rent, inasmuch as it was clear of all expenses except labour, which, of course, was the healthy recreation of the tenants' leisure time. This average return of about £60 per acre is a striking confirmation of the value of that intensive cultivation of the soil which can be effected by the multiplication of large gardens among the dwellings of the poor. In addition to the cottage gardens there are about 200 allotments, which are in great

HOLLY GROVE

COTTAGES MARYVALE ROAD.

demand among the inhabitants of the neighbouring manufacturing villages. Two professional gardeners, with a staff of men, are in charge of the gardening department, and are always ready to give information and advice.

The tenants have formed a "Tenants' Committee," through which arrangements are made for the co-operative purchase of plants and seeds, and for the hire of garden tools, bought for the purpose; as well as the carrying on of a loan library, a series of lectures for the winter months, and a conspicuously successful annual flower show, at which there were no less than 1,001 entries last year. Fowls are kept by many of the tenants, while others are making profits out of bee-keeping.

The rents range from 6s. 6d. a week, rates included, to 9s. rates not included. The smallest houses have—

Ground Floor—Living Room or Kitchen, 16 ft. 6 in. × 11 ft. 6 in.
Parlour, 13 ft. 6 in. × 11 ft. 0 in. and Bay Window.
Scullery, 7 ft. 0 in. × 7 ft. 6 in.
Lobby, Larder.

First Floor—Bed Room, 13 ft. 6 in. × 11 ft. 0 in.
Do. 11 ft. 6 in. × 9 ft. 0 in.
Do. 7 ft. 3 in. × 8 ft. 6 in.
Linen Closet.

There is also a bath in the kitchen, and the usual outhouses.

The larger cottages have similar accommodation, but the rooms are larger and an extra bedroom takes the place of the linen closet. In the largest houses bathrooms with hot and cold water are provided.

Financial Outlay and Return.—Much of the pioneer work of development being of an experimental character, a good deal of money was expended in the first instance which would be wholly, or partly, saved in a repetition of the experiment, so that a detailed statement of the capital outlay and annual expenditure would be misleading, but it is estimated that the value of the 330 acres of land including the village of Bournville, as made over to the trustees was about £180,000, producing about £5,400 per annum. The whole scheme will now be managed on a sound commercial basis, so as to secure a net return from all new houses of 4 per cent. on the total outlay, reckoning ground rent at £20 per acre.

The cost of building the most recent houses works out at about £250 each, and with six houses to the acre the net return required on a 4 per cent. basis will be about 5s. per cottage per week, to which, of course, must be added rates, at about 5s. 3d. in the £, taxes, repairs, and management, thus making a total of from 7s. to 7s. 6d. per week for a large cottage with garden. The revenue thus derived, together with farm rents, is to be paid to the trustees, and employed by them in building more houses and further developing the estate.

Thus it will be seen that the scheme contains within it a principle of continual growth, and the income in course of time will increase so as to admit of an almost indefinite extension of the benefits of the Trust.

The Trust Deed is dated 14th December, 1900, and in view of the great potentialities of this remarkable instrument it may be well to mention that it contains the following among other statements and provisions:—

The Founder is desirous of alleviating the evils which arise from the insanitary and insufficient accommodation supplied to large numbers of the working classes, and of securing to workers in factories some of the advantages of outdoor village life, with opportunities for the natural and healthful occupation of cultivating the soil.

The object is declared to be the amelioration of the condition of the working class and labouring population in and around Birmingham, and elsewhere in Great Britain, by the provision of improved dwellings, with gardens and open spaces to be enjoyed therewith.

In speaking of the Trust property the following modes of applying it are suggested, but they are mentioned by way of illustration only, and not so as to limit the Trustees' discretion.

> The provision, erection, adaptation, or improvement of buildings and the acquisition of land in any part of Great Britain, such buildings to be used for the purpose of dwellings for the labouring and working classes, and common and other lodging houses.
>
> It is the desire of the Founder that so far as possible such *dwellings may occupy about one-fourth part of the sites* on which they are respectively erected; also that the rents be fixed on such a basis as to make them accessible to persons of the labouring and working classes, without, however, placing them in the position of being the recipients of a bounty.
>
> Subject to clause 33, which relates to the sale of alcoholic drinks, any part of the property may be used for shops or factories, but the Founder suggests that *no such factories shall occupy in area more than one fifteenth part of the total area* of the estate.
>
> The Trustees are empowered to make arrangements with Railways and other Companies for cheap means of transit. They may lease, underlet, or sell land, develop it and prepare it for building, borrow money, invest funds, give land, or erect buildings for Places of Worship, Hospitals, Schools, Technical Institutes, Libraries, Gymnasiums, Laundries, Baths, and kindred objects. But all "such schools and institutions which the Trustees may build must be so organised as *carefully to exclude sectarian influences*, and so conducted as to avoid denominational jealousy."

The clause relating to the sale of intoxicating liquor provides that no house or building shall be used for such sale except under the following conditions:

> The unanimous consent of all the Trustees in writing shall be a necessary precedent to the grant and extent of the license or other permit, and all net profit arising from the sale of intoxicating liquor shall be devoted to securing for the village community recreation and counter attractions to the liquor trade as ordinarily conducted.

One other clause must be quoted in full—

> The administration of the Trust shall be wholly ***unsectarian and non-political***, and there shall always be a rigid exclusion of all influences calculated or tending to impart to it a character sectarian as regards religion or belief, or exclusive as regards politics, and it will be a violation of the intention of the Founder if participation in its benefits should be excluded on the ground of religious belief or political bias.

The Trust is under the final control of the Charity Commissioners.

The village is yet young, but the following facts may be noted regarding it. Every house is occupied. Tenants do not leave unless obliged to do so, owing to removal from the district. When a house is vacated there is keen competition to secure it, and there are at present waiting for vacancies enough applicants to people a village nearly twice as big as Bournville. The death-rate for 1901 was only 8·8 per 1,000, and the local Medical Officer of Health says he "cannot speak too highly of these dwellings."

The scheme can be easily copied by individuals, societies, or municipalities elsewhere, and if Mr. Cadbury's example were thus followed to any great extent, the much desired solution of the housing difficulty would be brought appreciably nearer.

CHAPTER XVI.

BYELAWS AND EXPERIMENTS IN CHEAP BUILDING CONSTRUCTION.

The construction of new dwellings is regulated to such a great extent by a rather rigid and in some respects irksome series of "Building Byelaws," that it is difficult to make experiments in new or cheap building construction without transgressing one or more of these regulations. The substance of these byelaws is given in the Appendix, pp. 85-92, and it will be seen that they are mainly concerned with five points.

(1) Prevention of damp through defects of either site or materials.
(2) Adequate air space within and without the dwelling.
(3) Prevention of fire.
(4) Sound and safe construction.
(5) Efficient ventilation, drainage, and sanitation.

Byelaws and Sites.—The provisions intended to secure the above objects are sound in principle, but are so lacking in adaptability and elasticity that they unnecessarily restrict the erection of many useful and healthy dwellings, while not preventing the jerry builder from piecing together his shoddy houses.

Dealing first with the site, it is obvious that the moisture in the soil has the normal process of evaporation intensified by the presence on it of a building warmed and ventilated. This evaporation lowers the temperature of the air in and near the building, as each cubic foot of water evaporated absorbs heat to the extent of 1 degree Fahrenheit from 3,000,000 cubic feet of air. The lower the water in the soil, the less the evaporation and the warmer the adjacent air. Phthisis, rheumatism, neuralgia, and catarrhs are largely due to dampness of the soil, which also tends to increase all affections of the respiratory system, such as bronchitis and pneumonia, as well as measles and whooping cough. Bearing in mind the important part played by the ground air, which is breathed in and out of the soil with varying pressures and temperatures of the atmosphere, it is hardly necessary to insist upon the importance of having a soil free from decomposing vegetable or other matter which might exhale noxious gases into the dwelling.

The best soils for sites, as a rule, may be considered to stand in the following order:—

(1) Gravel is excellent if free from loam and with a pervious subsoil, so as to admit of rapid surface water drainage and free circulation of ground air.
(2) Chalk is very good if permeable and free from clay.
(3) Clay is fairly good if carefully drained, but it is always cold, owing to its being a good conductor of heat, and if badly drained it is very unwholesome in hot weather.

Marshy soils should be avoided, because they give rise to malarial and other diseases, while "made ground" is generally very bad and unhealthy.

With regard to position, the ground should slope in all directions away from the house, but it should not be exposed to winds from marshy districts, muddy creeks, or ditches. It should not be at the foot of a slope to which other districts drain.

The byelaws require all unhealthy soil to be removed, and the whole site to be covered with concrete or other non-porous substance [clause 10, p. 86, App.]. This, while not sufficient protection in the case of some soils, is an unnecessary expense in many country districts where sites of healthy, rocky, or solid soil are often found.

This condition has been modified at Dorking by the addition of the words, "wherever the dampness of the site renders this necessary."

Roads and Drainage System.—Dealing next with the roads, there is no doubt that in country districts the byelaw requiring new streets to be 36 feet wide is both unnecessary and injurious in its present form. It adds to the cost of the work, and at the same time destroys many a pleasant country lane by necessitating the cutting down of trees and the destruction of hedges, as everybody who has watched the development of new estates in country districts must have seen with regret. The introduction of a town system of drainage and sewage disposal into a country district is another expensive and unsuitable practice.

Dr. Poore's System of Sanitation.—In country districts every cottage ought to have its bit of garden, about one-eighth of an acre or more, and adopt the following system of sanitation advocated by Dr. Poore in his book on Rural Hygiene.

1.—All excrement should be kept out of the drains, for by doing this the putrefaction of the solid is prevented, and the purification of the liquid by filtration through the earth is effected with ease, which is proportionate to the thinness of the fluid.

2.—All solid matter should be removed every day from the immediate neighbourhood of the house, and buried in the top layer of cultivated ground. This surface layer is full of living organisms, which rapidly disintegrate and oxidise any substance deposited on it, until in a very short time—in summer within less than three weeks—the filth becomes fertile "humus" or mould. Household slops should be poured on to the surface of the garden, and the mistake of attempting what is called subsoil irrigation must not be made.

3.—Earth closets with moveable pails should be outside the dwelling house, approached by a covered passage, with cross ventilation. Sifted garden mould, taken from the top layer and dried in a shed—not over a stove—is most suitable for use. If specially constructed, as in Denmark, Sweden, and Norway, so as to separate liquid from solid deposits, and if kept free from household slops and other liquids, earth closets are not only free from nuisance, but will provide valuable manure.

4.—With regard to other solid refuse the rule must be—

(1) That whatever is capable of rotting must be put in a heap to humify.

(3) Whatever is not capable of rotting must be burnt.

5.—As for domestic slop water, it must never be discharged from the house below the level of the ground. The coarser impurities must be strained out by passing it through a filter of gravel and cinders, and in its transit to the filter bed it should be kept freely exposed to the air in its entire course. If this is done, the exposure to air, sun, heat, cold, and drying winds, hold putrefaction in check, and render impossible the escape of foul gases into the house, which is so common an outcome of the sewage system. The key to success is the separation in every possible way of solid from liquid refuse.

CHEAPER BUILDING MATERIALS.

The materials of the walls and roof are now almost wholly confined to brick, stone, slates, and tiles, with mortar and cement. This has been brought about by the requirement of Byelaw XI, that all walls and the outside of all roofs shall be made of hard and incombustible material [p. 87, App.]. This provision has been made more awkward still by a series of rules fixing certain minimum thicknesses of walls in connection with the use of various materials.

"Hard" rules out Devonshire cob walls (clay and straw), which have been in existence in many cases for 100 years without repairs, and the soft chalk, such as has been used in Dr. Poore's cottage at Andover with similar local materials.

Undoubtedly, the precautions against fire which are necessary in a big town with tall dwellings are overdone in the case of cottage dwellings, and to some extent the remedy is worse than the disease. Thatched roofs are practically prohibited, and old-fashioned half-timber or timber framed houses are tabooed, thus leading to sham boarding on the face of the walls, while wooden houses are out of the question where these byelaws are fully enforced. On the other hand, cement concrete cannot be used to full advantage because it is required to be 12 inches thick for walls, or 30 per cent. more expensive than is necessary. Wooden oriels are not allowed, but iron cantilevers are, though a strong wooden beam has been repeatedly shewn to stand against fire which has curled iron girders up into uselessness and destruction.

Allusion has been made before to the difficulties in the way of constructing a third bedroom in the roof of a two-storey cottage, and also to the unnecessary expense caused in some districts by making the party walls of all cottages, however small, go through and above the roof [p. 158]. Such progress, therefore, as is being made in the direction of cheap construction is successful only in proportion as loopholes may be found to evade the byelaws.

In view of the large proportion of the cost of building absorbed by the construction of the walls, it is well to notice that a separate square block is cheaper to build than a separate oblong block, because it will enclose a larger area with a smaller extent of walling. Thus, a building 30 feet square, with walls 20 feet high, would give for each floor an area of 900 square feet, but would only require 2,400 square feet of outside wall, whereas an oblong building, 90 feet by 10 feet, would enclose the same area, but would require 4,000 square feet of outside wall, or an

extra cost of 66 per cent. for brickwork and plaster. This simple fact is not always recognised so well as it ought to be. Numerous attempts have been made to use cheap and incombustible materials other than stone and concrete for the construction of external walls.

A number of fireproof wallings have been put upon the market of recent years, principally for internal walls and partitions, but some appear to be capable of being used for external walls if covered with a good layer of weather-proof material like Portland cement.

One of the best of these is the "Reiss" system of fireproof construction, in which a rigid wall 3 inch thick is formed by means of specially prepared blocks—fire-proof, sand-proof, and vermin-proof—and claimed to be 15 per cent. cheaper than a $4\frac{1}{2}$ inch brick wall. The block, or slabs, are formed hollow, and are held in position by means of iron clamps fixed to timber or iron uprights.

The "Mack" system is similar, but the blocks are solid.

The material known as expanded metal, which consists of cross-cut strips of steel plate drawn or expanded, so as to form a mesh of given dimensions, lends itself readily to the construction of a cheap fireproof wall. It forms an excellent key for plaster, cement, rough-cast, or any other plastic covering, and a framed building covered with this material, and rendered outside in cement, would be quite 50 per cent. cheaper than an equal quantity of 9 inch brick wall.

The "Cunnah-Wright" system is on the same principle, but instead of the steel mesh, perforated sheets of steel are used. The cost of construction is from 4/6 to 8/6 per square yard.

A good strong wall could be formed, at a cost less than 9 inch brickwork, by a steel skeleton filled in with rebated slabs of concrete or artificial stone, such as is manufactured by the Hornsey District Council. Galvanised iron is of itself incombustible, but it has to be used in connection with a wooden framework.

If the interior of such wall be packed with a porous non-conducting substance, or felted and match-boarded, the building is not so subject to fluctuations of temperature as might be imagined; but the cost is probably nearly equal to that of a $4\frac{1}{2}$ inch brick wall, nor is it so durable as the previously described methods, and the Local Government Board has sanctioned byelaws permitting the erection of such buildings under certain specified conditions.

Patent Concrete and Fireproof Timber Construction.—A number of cheap cottages have been erected in districts where the Model Byelaws are not rigidly enforced, by Messrs. Clare and Ross, of Chelmsford, who have devised and used a "Patent Concrete and Fireproof Timber Construction." A skeleton framework of timber is set up, and the interstices are filled with coke, breeze, or other concrete. The timber is rendered fireproof by treatment with fireproof solutions, so that when tested in contact with fire, at temperatures ranging as high as 1,300 degrees Fahrenheit, no spread of flame or incandescence was observed, and the surface of the wood only was charred. The walls thus formed are as rigid and substantial as 9-inch brick walling, and if

rendered outside with cement rendering, or tile hanging, are even more proof against damp. The cost is not more than two-thirds that of 9-inch brickwork, for the following, among other reasons :—

It can be largely carried out by unskilled workmen.

The woodwork can all be prepared on a large scale at one centre, and only needs fixing on the building.

There is a saving in scaffolding, as the wood framework suffices for this.

The following operations are almost wholly dispensed with :—

(1) Formation of Openings, Reveals, and Outside Arches in brickwork ;

(2) Provision of centreing for arches, inside relieving arches, lintels, wood bricks, plugs, fixing fillets, battening or grounds for architraves, skirting, etc. ;

(3) The cutting to gables or any raking surface, and the cutting or forming chases for wires, pipes, etc.

Another advantage claimed for this kind of construction is that local materials may be used for the concrete, such as washed cinders, coke, breeze, broken clinkers and sand, broken bricks, lime core, and blue lias lime ; or in fact anything of an incombustible nature.

Cottages have been put up in various parts of Essex in this patent construction, varying in cost from £160 for a detached, one-storey, four-roomed cottage, and £265 for a pair of two-storey, five-roomed cottages, to £400 for a pair of lobbied cottages similar to the Penshurst Municipal Cottages.

WOODEN BUNGALOWS AT EYNSFORD.

The Local Government Board have decided to make several concessions to rural districts with regard to wooden houses, and have issued a modified form of byelaws for the purpose.

Modified Byelaws for Wooden Buildings in Rural Districts.—Briefly, they are to the effect that wooden houses exempted from Clauses 10, 17, 18, 19, 20, 21 and 23 of the Byelaws may be erected if—

(*a*) Only one storey in height ;

(*b*) At least 30 feet, in some cases 40 and 50 feet, from the opposite side of the road or nearest adjoining building ;

(*c*) Not more than 900 square feet in area, and not containing more than 9,000 cubic feet ;

(*d*) If the area or cubic capacity exceed 600 square feet or 6,000 cubic feet, the distance from adjoining property must be increased in varying proportions up to 50 feet—an unnecessarily great distance ;

(*e*) With 9-inch brick footings carried 6 inches above the ground.

Although the Rural District Councils generally adopt byelaws for the whole of their districts, they are allowed to adopt separate byelaws

for each "contributory place." It is desirable, therefore, that this should be done wherever possible, so as to facilitate the erection of such houses as are being experimentally provided by Mr. E. D. Till, of Eynsford, Kent. This gentleman has constructed two wooden bungalows, the first one just outside the borders of the parish, and in the next rural district, where it has escaped the byelaws; and the second one within the parish in the Dartford Rural District Union, where the byelaws have been so adopted and maintained as to put Mr. Till to considerable trouble and expense in a struggle to insist upon it being allowed for human habitation.

The first or Farningham Bungalow consists of four rooms, viz., living room, two bedrooms, and a small kitchen, but as the kitchen in practice is used as a living room, the larger apartment, originally designed as a living room, answers as an extra bedroom. This house was built for £102, but the fencing, drains, cesspool, well, and outhouse brought the total cost up to over £140.

Wooden Cottage—Farningham, Kent. Cost of Building, about £140.

The accompanying illustration shews the elevation of this bungalow. The large window is in the living room, the porch and entrance lobby are at the left-hand side, the kitchen is just visible on the right-hand side, and the two bedrooms are side by side at the rear of these three apartments. The height of the rooms, which have the ceiling half-way up the roof, is 9 feet 6 inches. The other dimensions are living room, 11 feet 6 inches by 12 feet; bedrooms, each 11 feet by 9 feet 6 inches; kitchen, 9 feet by 6 feet 6 inches. It is interesting to compare this dwelling with the huts shewn in the next illustration, and representing the class of accommodation which many labourers in this district have had to put up with.

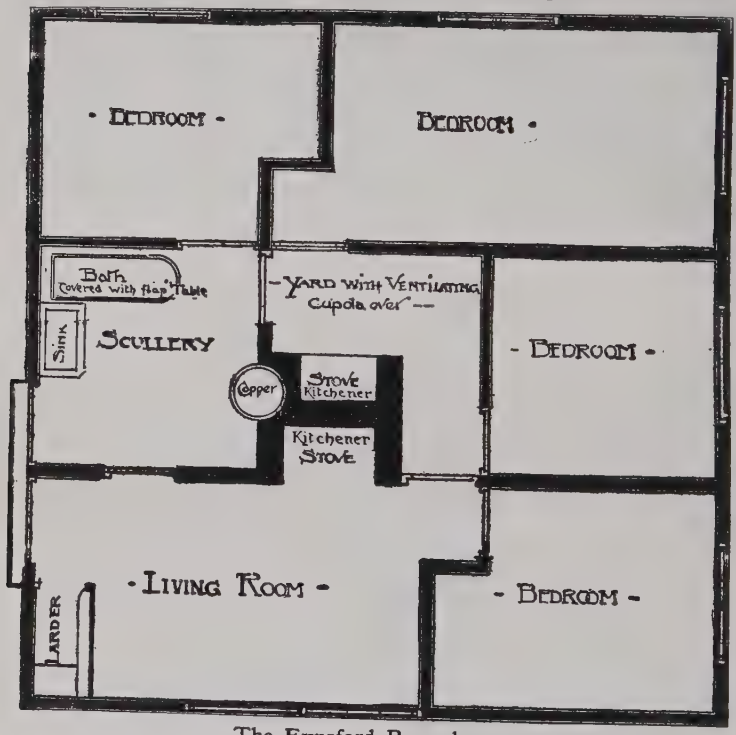
Where the Poor Live at Eynsford.

The second, or Eynsford bungalow, erected by Mr. Till, contains six well-ventilated rooms, and has been well described by Dr. Poore, whose report on it to Mr. Till is reproduced as follows. He says :—

"DEAR MR. TILL,—Having visited your one-storied cottage at Eynsford, I am of opinion that it is a perfectly wholesome dwelling and a most interesting attempt to solve the difficulty of housing the agriculturist at reasonable cost. It is dry, wholly detached, ventilated on all sides, with big windows, good water supply, provided with sink,

Wooden Bungalow—Eynsford, Kent.
Cost about £150.

bath, and wash-copper. There is an earth-closet away from the house, and the slop water is disposed of by a filtration gutter without risk of putrefaction or annoyance. Further, which is most important, it has a quarter of an acre of garden, which, in the hands of a competent man, will more than pay the rent. The fact that it is detached and has a garden puts it in a different category from a town dwelling. It is built of the same materials (concrete, corrugated iron, and match-boarding) as are being used by the War Office on Salisbury Plain, and it is certain that it is no longer possible to build cottages (if they are to yield even 3 per cent. on capital) with such an expensive material as



The Eynsford Bungalow.
Length 22 feet by Width 22 feet. Cost about £150.

bricks. To lessen the expense of brick cottages they are now being planned in rows, with small back-yards, or in 'flats,' in which overcrowding, the greatest of all sanitary evils, reaches a maximum. It is probable that if you obtain a reasonable amount of liberty, you will vary your plan and improve upon it. It is novel and ingenious, and has all the compactness and comfort of a yacht. The increased danger of fire is practically nil, and this is acknowledged by the fire assurance offices. As to danger to life in case of fire, that is reduced to a minimum, for if the door got blocked, escape by the window is safe and easy. Being detached, if infectious disease occurs among the inmates, it is little

likely to spread to the neighbours. Now that people are waking up to the importance of 'open-air' treatment, they must begin to recognise that the most important element in the home is the garden, without which, as Bacon says, 'buildings and palaces are but grosse handy workes.' Believe me, you are doing a good work, and if you are stopped by byelaws originally devised for city slums, it will, to my thinking, be a public calamity."

It is interesting to note that in the case of a man who left a gardenless house to rent a cottage with garden from Mr. Till, the net profit made by him in his new house and garden between 1894 and 1899 was £26 9s. for bees, and £64 11s. 1d. for poultry, a total profit of £91, or an average of £15 per annum.

It is also a remarkable fact that though land is let in the village for as little as 10/- per acre, the outrageous sum of £300 per acre is asked for land required for housing purposes.

COUNCILLOR CORNES' EXPERIMENT AT LEEK.

Mention has already been made (pp. 107-113) of the adoption by several local authorities of some very ingenious fittings invented by Councillor Cornes, of Leek, in Staffordshire, for the purpose of providing bath, copper, and kitchen range for a workman's cottage on a new principle, and it is necessary, therefore, to describe the scheme now being carried out by him at Leek for the erection of 300 cottages on a freehold site containing nearly six acres, at a cost of £968 per acre.

Up to the present time (1902) 1¼ acres of the estate have been developed, and 705 feet of roads (36 feet wide) and sewers have been constructed at a cost of £1 10s. per lineal foot. Forty-eight cottages have been erected in two terraces. In front of each cottage there is a small forecourt and garden with paved footway and varnished oak palings. The walls are of red brick, and there are two storeys covered with a red tile roof. There are pretty bay windows, 6 feet 6 inches wide, of timber, tile, and plaster work, and fitted with square leaded panes in the top lights. A noticeable feature of all the rooms is the plentiful supply of light by means of large windows at every possible point. The back gardens are of medium size, but it is intended to have garden allotments at the rear of the houses. The yard is paved with hard Burr paving and bounded by a brick wall. The w.c. and coal-store are detached from the main building, and have 9 inch walls. There are two types of houses, Class A at 5/9 per week, and Class B at 5/6 per week, clear of rates and taxes.

Class A cottages, with a frontage of 13 feet 9 inches, have on the ground floor a living-room or parlour 14 feet 3 inches (including bay 9 feet 9 inches), kitchen 14 feet by 9 feet, and scullery 8 feet by 6 feet, with recessed bath compartment (extra) 8 feet 6 inches by 4 feet behind the kitchen range.

These cottages are set back 5 feet, and are entered by a passage or lobby 3 feet wide, from which the stairs rise at right angles between the living-room and kitchen to a landing on the first floor. Here there are three bedrooms arranged ingeniously, as will be seen by the accompanying

plan, so as to make use of every possible inch of space in the roof. The front bedroom (10 feet 9 inches by 9 feet 9 inches) and the back bedroom (13 feet by 10 feet 6 inches) are entered to the right and left of the landing, while the third bedroom (10 feet by 10 feet) is in the centre between them, and is approached at a higher level by several steps from the landing. This bedroom, being almost wholly in the roof, has to be lighted from the roof by a wide shaft opening through a skylight over the top of the ceiling of the back bedroom, as shown in the sectional elevation herewith. Later cottages are being lighted by a dormer window. This room not only utilises the roof space in an unusual manner, but it has underneath a hollow space, into which are fitted cupboards and drawers from the front and back bedrooms. This method of getting a third bedroom has certain obvious objections, but on the whole is better than the plan of back additions which narrow the yard at the side of the scullery and obstruct light and air for the back rooms. The extra cost of this bedroom was about £15. If this type of house were built in pairs, the bedrooms would be excellent, as the skylight or dormer window to the middle window could be dispensed with, and an ordinary window built in the gable. Extra frontage adds greatly to this plan of house.

Class B cottages have the same frontage, and are similar in arrangement to Class A, except that they have no entrance lobby or passage, but are entered directly from the street into the living-room, and the kitchen and scullery are somewhat smaller.

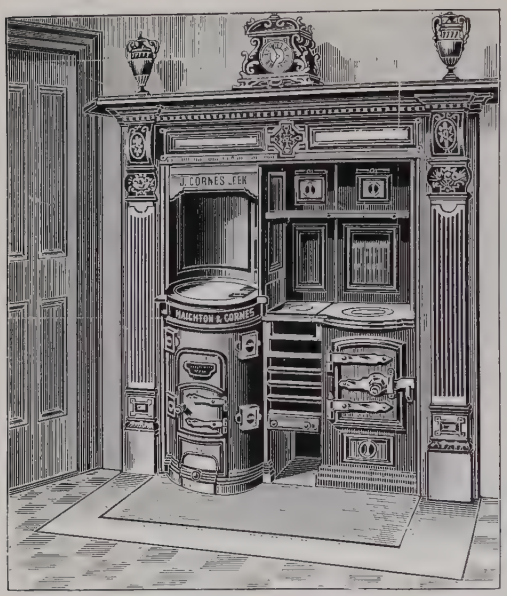
The kitchen of each of the houses has a tiled floor, and is furnished with three doors leading respectively to the front entrance, the pantry and stillage, and the scullery bathroom. The pantry is reached by a short flight of steps; it contains a stone shelf, as well as wooden ones, and is ventilated by a tube running up through the roof, and acting also as an outlet for the smallest bedroom. Picture-rods, dressers, cupboards, and other conveniences are freely provided. The rooms are all higher than usual, and are very bright and airy.

Combined Bath Range and Boiler.—The main feature of these cottages, however, and one that has secured the favour of many municipalities, including the Borough Councils of Manchester, Rotherham, Hanley, Battersea, and Sheffield, and the District Councils of Hornsey and Leigh, is the well-thought-out arrangement of kitchen range, washing boiler, and bath, by which the heat generated by the kitchen fire is utilised to its fullest extent, and a great economy of space effected. As will be seen from the illustrations, the heating and cooking range forms a great part of the division between the kitchen and scullery-bathroom, the flue being coarsed over the head of the bath. In the centre of the range is the Grate, with an Oven on one side and a 12 gallon Boiler, in which water is kept hot for domestic purposes. If boiling water be wanted, it can be obtained by raking down live fuel into a small secondary grate under the boiler through a small hole made for the purpose. Clothes can be boiled in the boiler, in which, owing to its open construction, there is no risk of explosion. Access to the boiler from the scullery is gained by an

Cost of Building, £198. FRONT ELEVATION. Rent, 5/9 per week.

BACK ELEVATION, shewing Skylight to Centre Bedroom.

CORNES' COMBINATION BATH, RANGE, AND COPPER.



RANGE AND COPPER, as shewn from the Kitchen. Cost, £18 10s.

BATH AND BATHROOM.

A.—Shower to Bath and Cold Water Supply.

B.—Supply Tap to Shower.

C.—Cistern.

D.—Supply to Boiler.

E.—Supply to Bath from Boiler for Hot Water. It will be suggested here that by turning taps *B* and *E* at will, either tepid or hot bath can be obtained.

F.—Outlet for steam when the boiler-lid is closed. When the boiler-lid is raised, a further outlet for steam is obtained by a sliding door above the boiler.

G.—Boiler-lid open.

H.—Is a door now open, which enables the person to pass clothes from the boiler to the bath, and also when closed separates the bathroom from the kitchen.

J.—Gully serving as outlet from bath.

K—Are folding doors shutting off bathroom from scullery entirely.

L.—Is the door connected with flue, wherein the chimney can be swept without interfering with the kitchen, also will take away the steam when open.

M.—Is a concrete floor, which is so formed as to convey all the water to the gully underneath bath, thus keeping the floor free from water.

N.—Being the back of boiler acts as a radiator of heat, making the bathroom even temp. with the kitchen.

O.—Is the soot door.

opening curved door, and further developments have been made in the way of providing a folding door in front of the range (not shown in the illustration), which will shut off the boiler from the kitchen when necessary. An outlay of 1/1 per week on coke and coal has been found sufficient to secure effective working. Water is supplied from a small automatic feed tank. It is stated that with 1¼d. worth of fuel (at 1/- per cwt.) placed under the boiler, water at 68 degrees can be raised to 212 degrees in thirty minutes, and will continue boiling for 3½ hours. At the end of 7 hours hot water will register 120 degrees. With 2⅛d. worth of fuel placed in the centre grate, water at 68 degrees can be raised to 212, and will continue boiling for 1¾ hours, while at the end of 7 hours the temperature will be 126 degrees. With the same fire it is claimed that the oven will give a temperature of 220 degrees.

With the fire-box reduced to 8 inches by 8 inches by 6 inches to suit the London district, the Hornsey Surveyor found that with 27 pounds of coal the stove was kept going for 13 hours each day for 7 days, providing efficiency for bathing and domestic purposes the whole day. The maximum weekly consumption would be less than 1¾ cwt., which, at 1/4 per cwt., represents 2/4 per week for winter consumption.

Mr. Cornes estimates the economy over the ordinary range and scullery boiler as amounting to £2 per annum. The tenants are unqualified in their praise of the economies and conveniences secured by the combined fittings.

The Bathroom, which measures 8 feet 6 inches by 4 feet, is fitted with a full-sized iron enamelled bath supplied with hot water by a pipe from the range boiler, and with cold water from the cistern, or through a shower-bath sprinkler fixed overhead, so that this latter luxury can be obtained by simply turning the tap. The kitchen fire radiates best through a special back construction, so as to keep the bathroom warm in cold weather. Water can all be turned through the bath or sink, so as to flow into the patent Slop Water Closet, which, by-the-bye, is freely and frequently flushed by all the refuse water that is turned away from the house into a tippler. Part of the scullery wall and bathroom is faced with glazed brick, while the floor is of concrete, with a cement face finish. Folding glass doors, which can be thrown open, enable the bathroom and scullery to be made into one. The Leek District Council supply water for these baths free of charge.

Mr. E. J. Lovegrove, the Hornsey Engineer, estimates that the extra cost of the combined fittings on an ordinary plan, such as those of the Richmond and Hornsey cottages, would be about £8 to £10, and that an extra rental of **3d. per week** would more than meet all extra charges involved.

The builder of the Richmond cottages estimates that the cost of constructing the cottages, Class A, shown on the plan, would approximate to £260, that is about £20 more than the Richmond Class B cottages, which have only two bedrooms. On account of the many conveniences provided, and the great ingenuity shown in construction,

Mr. Cornes has, by request, supplied the following details as to cost and quantities, which may very well be compared with those of the Richmond cottages as shown on pp. 120-125, remembering, of course, that both as regards materials and labour, the local conditions are naturally in favour of a provincial industrial centre like Leek, rather than a metropolitan suburb like Richmond.

Capital Outlay.	£
Land	1,237
Roads and Sewers	524
Sundries	100
Buildings, etc. 48 Cottages	10,639
	12,500

Income.	£	s.	d.
24 houses at 5/9	343	17	0
14 „ 5/6	200	4	0
10 houses and two shops 6/- to 10/-	213	4	0
	£757	5	0

This shows a gross return of 6 per cent. on outlay, and allowing 2 per cent. for working expenses, the net return on outlay would be 4 per cent., but in practice it has been **4¾ per cent.**

The local rates are 4s. 9½d. in the £ inclusive, and the cottages are assessed at £8 5s. each.

The details of cost were :—

	Cost per foot cube.	Cost of Building per cottage.	Cost of Site per Cottage.	Cost of roads, etc., per Cott.	Total cost per Cottage.	Cubical contents	Area of Site.
		£	£ s. d.	£ s. d.	£ s. d.	Cube Feet.	Sq. Yds.
Class A	3¾d.	198	24 4 0	10 10 0	232 14 0	12,834	93⅓
Class B	3⅝d.	187½	23 12 0	10 10 0	221 12 0	12,619	90⅓

The quantities of the chief materials used in the construction of each cottage were as follows :—

	Bricks.	Tiles.	Deal Flooring. Sq. Yds.	Fir sawn in roof joists, etc. Cubic Feet.	Plaster on Brick. Sq. Yds.	Lath and Plaster. Sq. Yds.
Class A	18,230	5¼	6¾	141	264	144
Class B	17,200	5	6½	151	224	134

It is instructive to compare the following cost prices of labour and materials with those already referred to in the case of the Richmond scheme, as shewing how greatly the cost of these items varies as between one locality and another, and to what a considerable extent they affect the total capital outlay :—

(1) **Actual cost of labour.**—Bricklayers, Masons, Tilers, Carpenters, Plasterers, and Plumbers 9d. per hour; Painters and Glaziers 8d. per hour; Labourers 6d. per hour; Horse, cart, and man, 8/- per day.

(2) **Actual cost of materials—**

		£	s.	d.
Bricks delivered on the job—				
Stocks, per 1,000	at	1	15	0
Grizzles „	at	1	10	6
Lime	per cubic yard	0	10	0
Gravel	„ „	0	5	0
Sand	„ „	0	3	0
Ballast	„ „	0	2	0

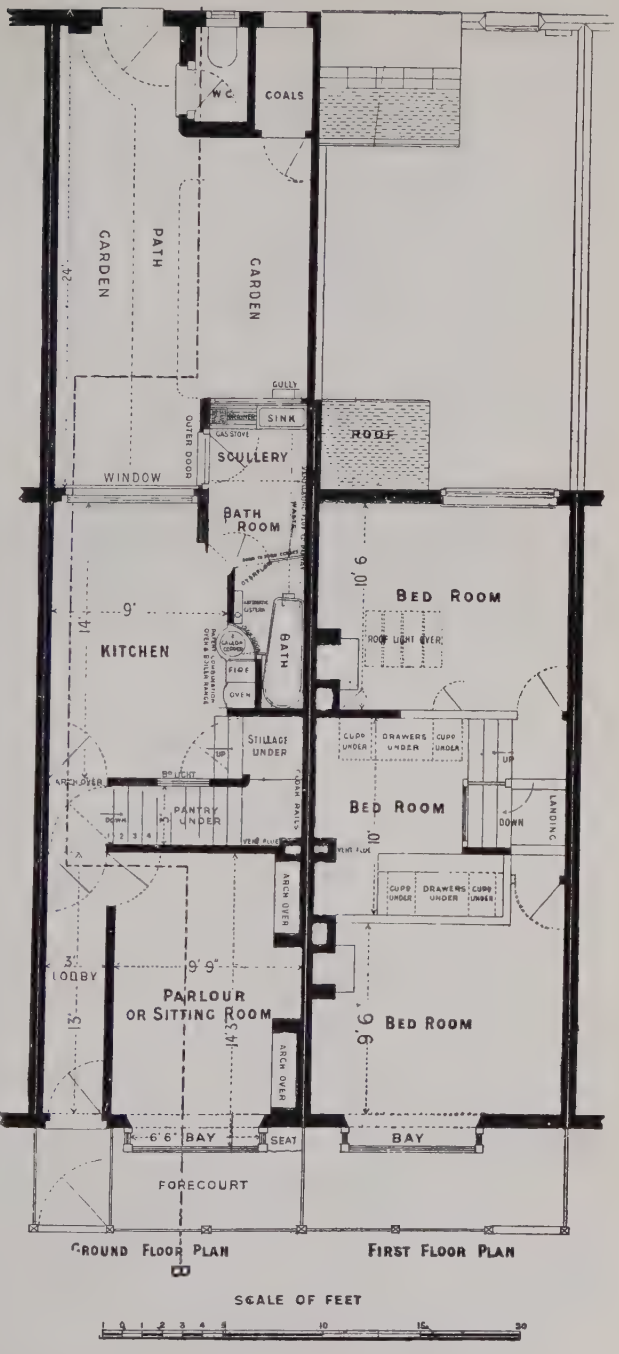
		£	s.	d.
Cement	per bushel	0	1	10
Tiles (500 to the square) delivered	per 1,000	1	5	0
Ridge Tiles	per foot run	0	0	3
Hip Tiles	„ „	0	0	9
Flooring	per square	0	10	0

Class A Cottages.

Cost of Building, £198.

Rent, 5s. 9d. per week.

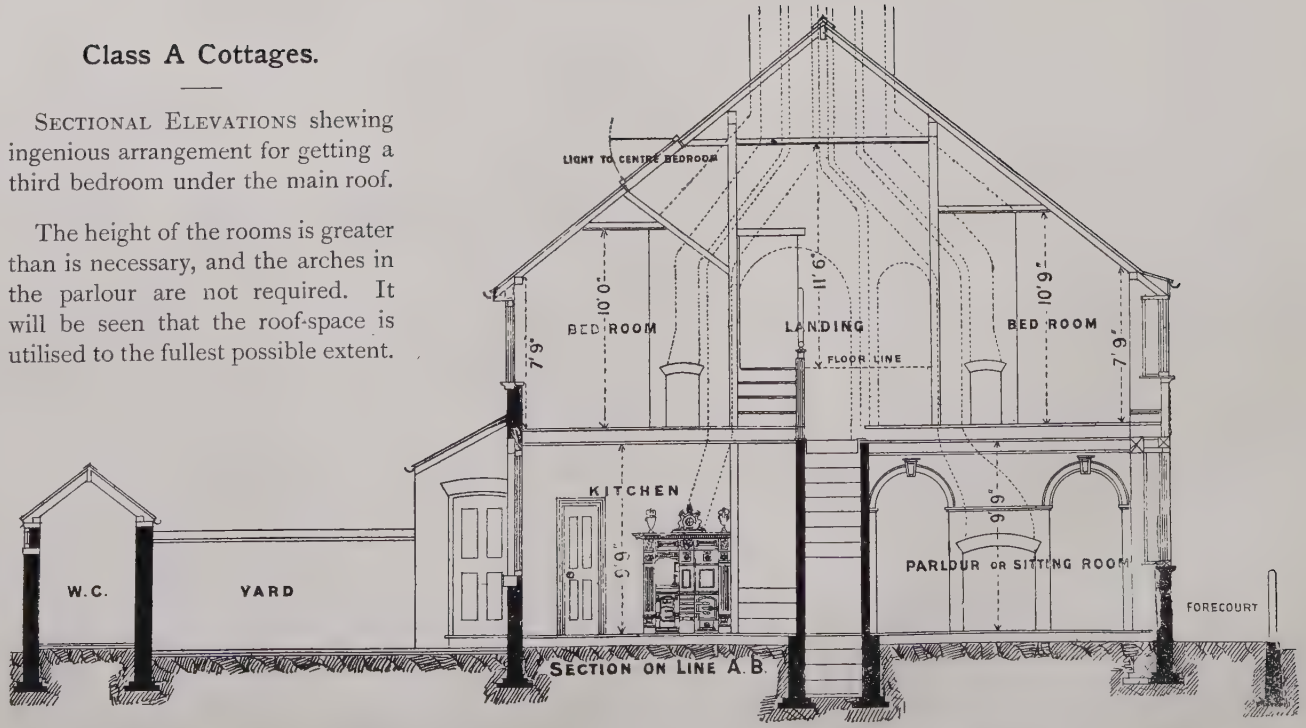
The ground plan and first floor plan are here shewn side by side. They are self-explanatory. Note the ingenious arrangement of the scullery-bathroom, and the complete utilisation of every inch of space on both floors. The third or centre bedroom is shewn with cupboards and drawers under. The plans are those of a left-hand and a right-hand house respectively.



Class A Cottages.

SECTIONAL ELEVATIONS shewing ingenious arrangement for getting a third bedroom under the main roof.

The height of the rooms is greater than is necessary, and the arches in the parlour are not required. It will be seen that the roof-space is utilised to the fullest possible extent.



(3) **Actual contract prices, including labour—**

	£	s.	d.
Concrete per cubic yard	0	16	0
Brickwork Stocks per rod	11	10	0
,, Grizzles ,,	10	0	0
,, in Cement ,,	13	0	0
Half-Brick Walls per sq. ft.	0	0	4
Tiles laid per square	1	12	6
Artificial Stone per cub. ft.	0	4	6
York Stone ,, ,,	0	6	0
Fir (sawn in) ,, ,,	0	2	0
Deal Flooring per square	0	17	0
Fir (framed in doors) per foot run	0	0	4½
1½in. Four-panel Doors per square foot	0	0	7
1½in. Cased Window Frames per square foot	0	1	0
2½ × 1½in. Architrave per foot run	0	0	1½
Lath and Plaster per square yard	0	1	0
Plaster on Brick per square yard	0	0	10
Kitchen Range, Bath, and Copper fixed complete	18	10	0
Register Stove ,,	1	10	0
Glass (15oz. seconds) per square foot	0	0	3
Milled Lead, laid cwt.	1	1	0

The two following analyses contain fairly up-to-date figures as to the detailed cost of building each cottage, relating as they do to the work done in 1900 and 1901 :—

	Class A.			Class B.		
	£	s.	d.	£	s.	d.
Excavator and Concretor -	7	10	0	6	10	0
Bricklayer -	52	8	0	49	0	0
Tiles - -	8	10	0	8	4	0
Mason - -	1	4	0	1	4	0
Carpenter -	14	2	0	13	10	0
Joiner - -	37	2	0	35	12	0
Ironmonger -	4	18	0	4	18	0
Plumber (including Baths)	24	10	0	24	10	0
Plasterers -	18	4	0	16	0	8
Founder and Smith - -	4	5	0	4	5	0
Glazier - -	3	17	0	3	10	0
Painter - -	5	0	0	5	0	0
Fencing - -	6	10	0	6	10	0
Drains - -	5	10	0	5	10	0
Paving - -	3	0	0	2	10	0
Sundries -	1	10	0	0	16	4
	198	0	0	187	10	0

	Class A.			Class B.		
	£	s.	d.	£	s.	d.
Foundations -	1	10	0	1	10	0
Covering Site -	1	0	0	1	0	0
Concrete -	6	10	0	6	0	0
Main Walls -	44	0	0	40	8	8
Partition Walls	12	0	0	9	10	0
Doors - -	14	17	0	14	0	0
Floors - -	14	10	0	14	0	0
Windows -	17	0	0	17	0	0
Roof - -	16	0	0	15	10	0
Firepl'ce, Chimney, & Bath -	29	15	0	29	0	0
Ceilings and Partitions -	7	4	0	6	14	0
Stairs - -	4	0	0	4	0	0
Cupboards -	5	0	0	5	0	0
Shelving .	1	0	0	1	0	0
Water Supply	2	10	0	2	10	0
,, Closet -	2	10	0	2	10	0
Sink - -	1	0	0	1	0	0
Foul Water Drain - -	5	0	0	5	0	0
Surface ditto -	1	0	0	1	0	0
Guttering and Rain Pipes -	2	0	0	2	0	0
Yard Paving -	2	0	0	2	0	0
Fencing - -	6	10	0	6	10	0
Sundries -	1	4	0	0	7	4
	198	0	0	187	10	0

Messrs. Cornes have set an excellent example in another respect to municipalities and others who contemplate building on a large scale. They have bought, at about five miles out of Leek, some 25 acres of land, which contains a good bed of shale, and they have erected a modern brick-making plant thereon, at a cost of about £5,000. From this field they are making an excellent facing brick, and common bricks in abundance, turning out about 10,000 a day with ease. They estimate

that the saving in cost of bricks for the completion of the Leek estate will be nearly 25 per cent., as the actual cost of production will be only about 18/- per 1,000.

A Liverpool Scheme.—Several large cottage building schemes on similar lines are being carried out in other parts of the country by private individuals and companies. One of these, in which prominent members of the Liverpool Housing Association are interested, is being developed by Messrs. Hilton & Wallis, of Liverpool. The first part of this scheme consists of the erection of 100 cottages on 3 acres of land in the suburbs, costing 10/- per square yard, with roads and sewers. Each cottage is fitted with the combined bath, range, and copper, as at Leek. The architects are employing direct labour, and are getting their materials at first hand. They estimate the cost of building at about £350 per pair of semi-detached cottages. By giving the houses 15 feet frontage, they will be able to get three bedrooms, two fairly large and one small. The living room is a good size, and a bathroom leads out of the scullery on the ground floor, with the boiler next the bath. The staircase is placed between the living room and the scullery. Plastic bricks have been used for the first storey, and white rough cast above, with a roofing of green slates, giving a cheerful combination of red, white, and green, which is further helped by the deep sap green of the doors and windows. The total inclusive cost per cottage is estimated at about £200, and in order to obtain a gross return of 8 per cent. on capital, after paying rates and taxes, a rent of 7/- to 7/3 per week will be charged.

A big building scheme is to be carried out in the East Riding of York, adjoining the City of Hull. Fourteen hundred houses are proposed to be built with 70 acres of avenues and squares. The total cost will be £420,000.

Houses with rentals 5/6 per week, 7/- ditto, and 8/6 ditto, are to be built, and many of them fitted with baths, etc. The estate is situate on the main road from Hull to Hedon, and gas and water works are about to be constructed on the land which is about half a mile from the North Eastern Railway Station.

Battersea Municipal Dwellings. — The Battersea Borough Council have decided to utilise part of the Latchmere Allotments, with an area of 11 acres as a site for workmen's dwellings, and have adopted a scheme for the erection of 298 tenements, each fitted with Cornes' combination bath range and copper. There are to be 73 houses, each containing two four-roomed dwellings, to be let at rents of 10/- and 10/6 per week; 69 houses, each with two three-roomed tenements, at 7/6 per week; eight five-roomed houses at 10/6 per week, and six smaller houses, making a total of 156 houses containing 298 tenements and 1,065 rooms. Each tenement is to have a separate entrance and separate back yard; is to be wired for electric light, and provided with venetian blinds. The total building cost is estimated to be about £106,000, or £100 per room. The loan for buildings will be 60 years.

CHAPTER XVII.

ADAPTATION AND RECONSTRUCTION OF EXISTING HOUSES.

It has already been shewn that under Sec. 59 of the Act of 1890, local authorities are empowered to purchase existing dwelling houses with a view to repairing and adapting them for workmen's dwellings, but it is a remarkable fact that little or nothing has as yet been done by municipalities in this direction. It is not suggested that badly built, tumble-down old houses in the slums should be acquired for this purpose; but the example of several societies and private individuals goes far to shew that where the main carcase of the house is sound and substantial, a great deal can be done on a profitable basis to so repair and adapt the building as to make satisfactory dwellings for the working classes.

Pioneer work by Miss Octavia Hill.—Miss Octavia Hill was the pioneer in this kind of work. She purchased many overcrowded houses, which were in a bad state of repair and occupied by poor and careless tenants, because she saw that no really effective control over the dwelling and its tenants could be exercised except by the owner. By the help of an earnest body of voluntary workers, she established a system of management on the following lines.

For a few weeks things were allowed to go on in the old way, and then gradually the tenants were moved into larger rooms, or compelled to take additional space. A schedule of necessary repairs was then drawn up, and the work was carried out gradually, so as to disturb the tenants as little as possible. The roofs, drainage, and water supply were put in order, and the tenants were told, tactfully but firmly, that in proportion as they exercise care with the dwellings, other improvements will be effected, but that those who did not get rid of dirty and unhealthy habits must leave.

This method was generally effective, and when accompanied by a bonus to those who paid rent promptly, resulted in marked improvement in some of the poorest houses.

The financial basis of the scheme was the payment of a 5 per cent. income on the property of the owners, and the appropriation of the balance, after paying rates, taxes, and insurance, to repairs and improvements. Every tenant thus had an interest in his dwelling, and it is not surprising to learn that although some 5,000 houses belonging to various owners in London were being managed in 1887 by Miss Hill and her friends, in only two blocks did the returns fall below 5 per cent., owing to the economies effected by the improved habits of the tenants, and the very careful system of management adopted. The great difficulty,

of course, in schemes of this kind is to secure voluntary workers with the proper combination of social sympathy, businesslike habits, and practical knowledge, which are essential to successful supervision.

The Leeds Industrial Dwellings Company, with a capital of about £70,000, has been able to acquire 1,000 houses on 14 acres of land, many of them by the gradual purchase and renovation of existing dwellings, and although a good deal of money was spent in effecting necessary repairs and adding sanitary conveniences, the houses thus dealt with pay a satisfactory dividend of from 4 to 5 per cent., and are more useful and profitable than new block dwellings originally erected by the Company.

GLASGOW WORKMEN'S DWELLINGS COMPANY.

(From information kindly supplied by Jno. Mann, Esq., M.A., Secretary).

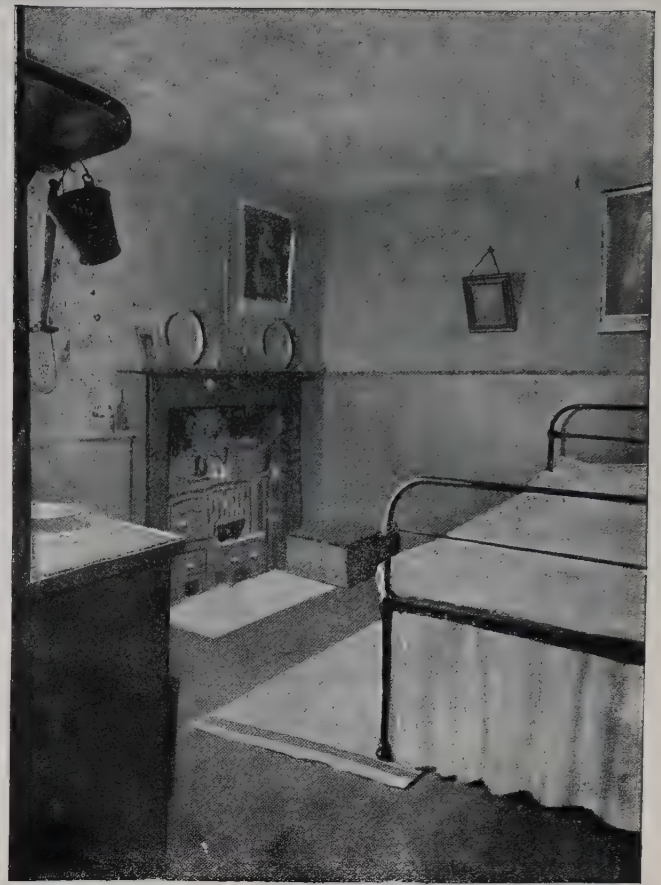
One of the most interesting experiments in the purchase and adaptation of existing dwellings is that of the Glasgow Workmen's Dwellings Company, which was established in 1890 with a capital of over £40,000, and with dividend limited to 5 per cent. In addition to building six blocks of new buildings, this Company has bought 26 blocks or tenements of old and internally dilapidated houses, 21 of which have already been radically renovated and converted into decent homes. The Company now owns 677 houses, and when the work on hand is completed it will have an annual rent roll of £4,800, and will shelter over 2,900 persons.

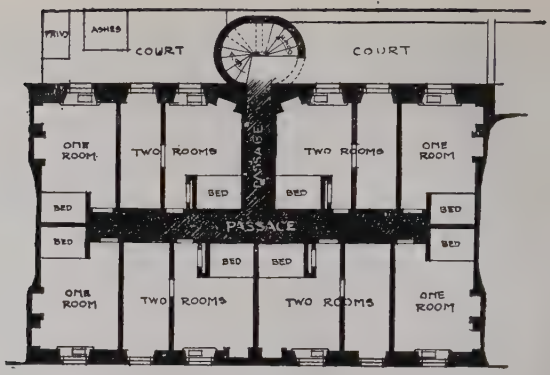
It has for years paid a steady dividend of 4 per cent. to its shareholders, besides accumulating a reserve of £1,950. The renovated property shews an average return of at least 1 per cent. more than the newly-built property.

The dilapidated buildings which have been selected for reconstruction are in four groups, each in a different district of the City. When purchased they were still sound in their main structure, but completely neglected and worn out in their internal fittings, more particularly the wood-work and plaster-work. The plumber-work, where it existed at all, was worse than useless. The houses were, of course, overrun with vermin, encrusted with filth, and no doubt laden with germs of tuberculosis and other infectious diseases. They were all of the class known as "ticketed houses" [see p. 27.]

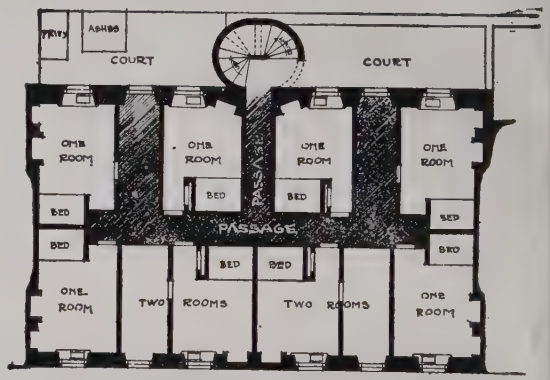
Following a slightly different plan from that originated by Miss Octavia Hill, who gradually reclaims and renovates, while retaining old tenants as far as possible, the directors have hitherto in their reconstructions preferred to overhaul and renovate the properties thoroughly at the start, allowing to return to their old homes only tenants who seem anxious to reform, and are likely to make good use of their opportunities. Better than pages of description is the contrast shewn in the accompanying pictures of a typical dilapidated room, and the same room when transformed by the Company's staff of workmen. The bed frame, range, and dresser are supplied by the Company.

As a typical example of reconstruction work, attention may be directed to the three plans of **21, Middleton Place,** shewing the changes made from time to time in the building to keep up with the rising

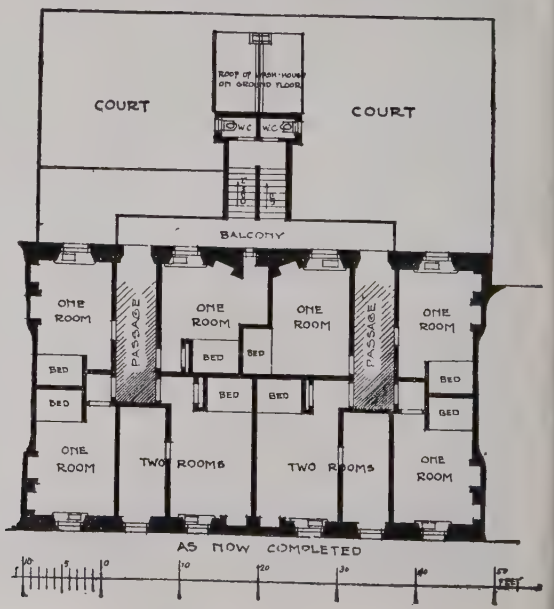




ORIGINAL PLAN



AS ALTERED FOR SANITARY DEPT



AS NOW COMPLETED

Three Plans of 21 Middleton Place, Glasgow, shewing the gradual improvement in Sanitary construction effected by various adaptations, and rearrangement of the rooms and passages.

(*By kind permission of the Glasgow Workmen's Dwellings Company.*)

standards of sanitary science. The first plan shews the property as first built over 40 years ago, when all the houses on each flat entered from a passage, 44 feet long and completely dark, running along the centre of the tenement. Access to this centre passage was obtained from an entirely dark "lobby" leading from the stair. These two dark passages together took the shape of the letter "T." The disastrous effect upon the cleanliness and health of the tenants can be imagined. The only convenience then for the use of the inmates of the thirty-four houses was one privy or dry closet in the small court.

Middleton Place (St. Rollox) consisted of 216 houses in 15 blocks, and the mere mention of the name was equivalent to summarising all the vice, violence, and dirt of the city. In addition to the usual fittings, the back court, originally only 10 feet wide, has been tripled in extent, paved, enclosed, and supplied with washing houses. The Company's officials were told at the time that an extended court meant an extended area for filth, and that supplying washing houses was unspeakable folly. The improvement has, however, been amply justified, as the tenants, under supervision, have come to appreciate their opportunities. Almost every day the courts may be seen filled with washings on the ropes.

Owing to the persistent outbreaks of typhus and other infectious diseases about twenty years ago, the medical officer insisted upon the proprietor sacrificing eight small rooms, and breaking through inlets for light and air at the ends of each internal passage, but the common privy remained. The alteration is shown in the second plan. The result, however, was still unsatisfactory. When the Company acquired the property it was impossible to get access to the houses without groping along to the doors in pitch darkness. After very careful consideration, the Company determined to reconstruct the whole access to the houses by demolishing the old turret stair, building a substantial modern staircase, with balconies right and left giving access to the houses, and adding, of course, well-ventilated water closets. In this way the internal "lobbies" have been entirely done away with, and the space they formerly occupied has become habitable, all as shown on the third plan. The illustration on page 219 shows the general appearance of the block in its final form, with balconies, extended court, and washing-house. As was foreseen throughout, the cost of this reconstruction has been exceedingly heavy, but still it is gratifying to know that the return from the property, so far as can be seen at present, will not fall below four-and-a-quarter per cent.

It may be of interest to state that it was found impossible to do the work of renovation satisfactorily through a contractor, and after testing the costs by independent measurement it was found that a working foreman and staff, or men employed directly by the Company, did the work cheaper and better. From 33 to 42 per cent. of the area of the site is covered by the buildings.

George Court, which was reconstructed in 1892, is a few hundred yards from Bridgeton Cross. There are four tenements, with a large airy court behind. This court was formerly crowded with workshops, but the Company determined to sacrifice the rental, and have the open space partly planted with trees and partly enclosed, in the hope of

forming a bleaching green Beyond internal structural improvements, the introduction of water supply, building w.c.'s and washing houses, and the substitution of a "hanging stair," open to the air, in place of an old closed-in turret stair, there are no special alterations of interest. The tenements are three storeys in height. There are 62 houses.

The rents of this property vary from 2/0½ to 3/4 per week, including taxes, and are collected by the Housing Committee of the Kyrle Society, who also superintend the club room in the property, the rent of which is defrayed out of the commission earned by the Committee from the collection of rents.

Ardgowan Place is a narrow street, a few hundred yards from Paisley Road at its junction with Morrison Street. These tenements are in the centre of a congested corner, and were one of the blackest plague spots in the city. They form, perhaps, the most difficult of the Company's experiments. After they were acquired they were subjected to a radical internal overhaul and alteration, everything being done to ensure ventilation and access of fresh air. The usual fittings (beds, grates, gas, water, dressers, etc.) were supplied, and although the total cost of alterations mounted up until it was equal to the price of the properties, a comparatively slight increase of rent has been found to yield a return of £5 2s. 9d. per cent. There are 57 houses of one room, and 33 of two rooms, the rents being 2/2 and 3/1 per week respectively.

Dundas Court (reconstructed 1899), near the Phœnix Recreation Ground, consisted of two tenements of four storeys, and one of three storeys, but the roof of the latter was so dilapidated that it was resolved to take it off, add two storeys, and rebuild the stair. The whole internal structure was rearranged, to get rid of dark lobbies and back-to-back houses, so as to ensure through ventilation. The court has been cleared and levelled, and trees planted. There are 30 houses of one room at rents of 1/9 to 2/3 per week, and 25 of two rooms at 3/4 per week. The property gives a return of over 4 per cent.

Mr. Mann, in his report on behalf of the Company, emphasises the importance of two points in the management:—

(1) A resident caretaker, who can execute minor repairs in spare time. The wages of these vary from 9/- to 12/6 per week.

(2) **Weekly** collection of rents, and the giving of a bonus to tenants who pay promptly and behave properly.

About two-thirds of the tenants earn this bonus, which consists of the remission of rent for the two holiday weeks in July and at the New Year. During three years less than £9 has been lost in bad debts out of an aggregate rental of £6,946. The houses of the Company are larger as well as better than those in the slums, and are only a fraction of a penny dearer per room per week. More than half the tenants are unskilled labourers, and their average weekly wages are 19/5 in the case of one-room dwellings and 25/- in the case of two-room dwellings, so that rents are about one-tenth of earnings.

Middle class houses in England could be "made down." —Owing to defects in the main walls, and other vital parts of the

carcase of the houses, it is not an easy matter to adapt old property in London and other English towns where lightly constructed dwellings are the rule, but there are a large number of substantially built houses, especially in the middle zone of London, which were originally intended for one well-to-do family, but are now occupied by from three to twelve working class families, without any adaptation of the structure.

The accommodation in such houses is insufficient, expensive, and unsuitable, especially from a sanitary point of view, and they are far too frequently in a bad state of repair.

Rear elevation of Tenement Houses of Glasgow Workmen's Dwellings Company, shewing appearance after reconstruction of an old building with rear addition and balcony access provided to each floor.

Local authorities might easily purchase blocks of houses of this character, even where not now occupied by the working classes, and convert them, somewhat on the lines followed by the Glasgow Workmen's Dwellings' Company, into workmen's flats, which could be let much cheaper than the ordinary tenements in block dwellings. In other words, surplus middle class houses might be utilised by local authorities to supply the deficiency in adjacent working class neighbourhoods. This would solve a difficulty in many places, especially where the cost of the walls and main structure would be expensive if entirely new buildings were put up under present conditions as to price of bricks and other materials.

Dr. F. J. Sykes (Medical Officer of Health, St. Pancras), who has long been an advocate for the systematic and widespread conversion of houses of this class into self-contained workmen's flats, suggests, in his work on "Public Health and Housing," three methods by which this structural adaptation could be effected.

(1) The simplest is by partitioning off a portion of the front room opposite the staircase landing on each floor to form a scullery and wash-house, and on the further side of this to construct a water-closet against the outer front wall, obtaining through ventilation from the outer air in the front to the back of the scullery, by means of a fanlight, on to the common staircase, and so on into the open air, again off the staircase at the rear of the house. This partitioned off, lobby, scullery, and water-closet may be made to be entered either from the front room of the dwelling for private use, or from off the staircase for common use, when there is more than one dwelling on a floor.

(2) Probably the best method would be by the construction of a tower at the back of the house, containing on each floor an addition containing an open lobby, scullery, and water-closet, and approached from the back room on each floor; this would restrict the addition to private use.

(3) If the tower were constructed off the staircase, then the addition on each floor, or half floor, would be available for common usage by the families on the adjoining floors.

Under the Customs and Inland Revenue Acts of 1890 and 1891, exemption from the Inhabited House Duty may be obtained in the case of a house so adapted for workmen tenants as to secure the certificate of the medical officer of health, but this inducement has been too small to effect any practical result.

It is shewn by the census returns that there are a number of empty middle class houses in towns where the working classes are overcrowded, no less than 15,971 in London alone being returned as "not in occupation." Taking the Borough of Kensington, with its overcrowded Notting Dale area, we find it has close upon 1,000 empty houses of this kind. As the result of an analysis of numerous recent sales of such houses in this borough, it appears that the average selling price of the building varies between £50 and £75 per room, and the ground rent varies from 12/6 to 25/- per room per annum. From these figures it is pretty clear that with an outlay of about £25 per room, which ought to be sufficient to meet the cost of the adaptation indicated in the above suggestions by Dr. Sykes, healthy dwellings could be provided at a total cost for building of from £75 to £100 per room. If we provide for ground rent at 20/- per room, and allow six per cent. on capital outlay to cover expenses and loan charges, we get a total rent of £5 5s. to £7 per room per annum, or 2/- to 2/8 per room per week, which is less than is now paid for non-adapted and unhealthy dwellings.

A successful experiment has been made at Camberwell by the Borough Council which, although more on the lines of Miss Octavia Hill's work, proves conclusively that reconstruction by municipal effort can be made to pay. The Borough Council have purchased the leases of 81 inferior houses in the Hollington Street area at about £150 per house, and, after fitting them up with the necessary sanitary and other conveniences, have overhauled and adapted them for separate dwellings. They have been let profitably to working class tenants, and it is therefore obvious that the adaptation of good houses would pay equally well.

CHAPTER XVIII.

CHEAP, FREQUENT, EASY, AND RAPID TRANSIT FACILITIES.

The facts and figures in the foregoing pages will have demonstrated clearly that the great bulk of additional housing accommodation must in future be provided in the shape of cottage dwellings on cheap land outside large towns, and it therefore follows as a matter of course, that the establishment of cheap, frequent, rapid and easy transit between the centres of populous districts and the agricultural land on their outskirts, must be a necessary part of the future growth, organisation, and development of all towns.

Must the Workman live near his Work?—One of the greatest obstacles in the way of the application of proper and efficient remedies for the house famine, lies in the widespread, but to a great extent, fallacious theory, that "the workman must live near his work." In one sense this theory applies to the great army of casual workers, dockers, market porters, night workers, and others employed in industries where they have to be "on the spot" at all sorts of awkward hours, but in no sense does it apply to the great mass of artisans and labourers. If these could be encouraged to live in or beyond the suburbs, there would be an ample supply of house room left available for such of the overcrowded city dwellers as could under no circumstances live at a distance from their work.

All workmen must, of course, live reasonably near their work in point of time, and ability to pay the cost of travelling, but given nominal fares, with rapid, frequent, continuous, and widely accessible means of locomotion, mere distance becomes practically annihilated.

Unfortunately, the standards of cost, speed, and service prevailing in the past, have been so radically defective and inadequate, that it is difficult to realise what might be secured from a proper system of travelling facilities.

Until very recently the means of locomotion in this country have been mainly confined to horse-drawn vehicles and railway trains, worked on such a hopelessly antiquated system of fares and service, as to cripple in every possible way the free daily movement of population from centres of population to their outskirts. They have, in fact, created a kind of ring fence round large towns, thus compelling large numbers of workmen to live much nearer their work than is necessary, because the cost and the infrequent service have rendered easy travelling between large towns and the adjacent country districts an impossibility.

Ordinary railway fares have been prohibitive for most workmen travelling long distances, while workmen's trains at reduced fares have, as a rule, been so few in number, and have been run at such inconvenient times as to be quite unsuitable for the needs of the working classes.

This is evident from the fact that although there are something like 800,000 London workmen residing under such conditions as to necessitate travelling to and from their work, the average daily number of workmen's tickets on all the railways was under 100,000 in 1897.

For short distances some of the horse tramways have been fairly cheap and effective, but their slow rate of speed has seriously impaired their usefulness for long journeys.

In spite of these drawbacks, however, the scarcity of house room in central districts, and the desire of large numbers of workmen to bring up their families under healthy conditions, have compelled them to live at a distance from their work, and to put up with expensive travelling by infrequent trains, or crawling trams, at inconvenient hours, rather than pay excessive rents for overcrowded and insanitary dwellings.

Cheap Transit alone will not Suffice.—In this connection, however, it may be well to emphasise the fact that while large suburban housing schemes are of little use without facilities for cheap and rapid transit, the converse holds equally true, and improved travelling facilities can only be really beneficial when accompanied by large schemes for building additional workmen's dwellings.

In those few cases, as in the East of London, where really cheap workmen's trains have been running for some years, the outward movement of population has been so excessively rapid that new mushroom industrial quarters have sprung up at such a rate as to result in the creation of new slum areas on the outskirts, which will, in time, be as bad as the old slums in central districts At the same time, owing to the local, limited, and partial nature of these cheap travelling facilities, an unduly concentrated demand for house room has arisen in such districts, and rents have quickly mounted up to such a figure as to give little or no pecuniary advantage to the workmen who have thus migrated from overcrowded central districts. It is, of course, obvious that if cheap and improved means of locomotion were made general in all directions, and on all sides of large centres, this demand for house room would be less acute in particular districts, and might be more easily kept pace with by the building of new dwellings, although American and Continental experience of cheap transit, unaccompanied by other reforms, points to the conclusion that an unduly large share of the benefits of cheap locomotion finds its way into the pockets of property owners rather than tenants.

It is only natural, therefore, to find a steadily growing conviction among all sections of housing reformers, that it is the duty of local authorities and others, who may be called upon to supply additional housing accommodation, to acquire very large areas of agricultural land on the outskirts of their districts before its value becomes increased by the advent of cheap transit, and still further unduly inflated by land speculators.

When all has been said and done, however, with reference to the disadvantage attending mere partial and local outlets for cheap

travelling, the broad fact still remains that improved travelling facilities constitute one of the most important factors in the sanitary re-organisation and future development of all large centres of population. It is, therefore, necessary to indicate what reforms are already being carried out, and on what lines future schemes for improved transit should be established in order to promote the relief of overcrowded districts in the most effective manner.

Electric Tramways Necessary for all Provincial Towns.—In the case of nearly all provincial towns, the remedy is not far to seek. Few of these have a radius of more than four miles from the centre to the agricultural land on their outskirts, and this distance can be easily covered by the electric tramway within half an hour.

Hence it is to the establishment of electric tramways radiating from the centre and extending beyond the boundary of the district in all directions that we must look for relief in most districts. Just as the lift is used regularly in high buildings to make the upper floors accessible, so the electric tramways must be used in future to make the outskirts of every town accessible.

It is very gratifying to find that during the last five years many local authorities have made the fullest use of their powers in the direction of providing cheap locomotion by means of electric tramways, and their work in this respect has roused up private enterprise to a greater activity than it had previously displayed. In both cases, however, this enterprise has been of comparatively recent growth.

For many years owing to infrequent service, the great cost of horse traction, inexperienced management, and lack of popular appreciation, the tramway system, except in districts with crowds of suburban workers and with easy gradients, was inefficient and unprofitable.

The growth of working class suburbs in many towns, the discovery that frequent service developed much greater traffic, the substitution of mechanical traction for horse haulage, with improved methods of management, have effected a revolution in the majority of cases, and made tramway undertakings the profitable investments they now are.

A still more remarkable factor, however, has now come into play, in the shape of the use of overhead and other systems of electric traction, which bid fair to halve the working expenses and still farther increase the amount of traffic. The consequence is that all over the country there is a kind of race between the local authorities and the tramway companies to secure the fruits of the new development. Most of the large towns as opportunity offers, are introducing some form of electric or mechanical traction, and arranging to take over and work their own tramways, while numbers of companies are struggling hard to get new concessions or renewals of old ones. Some account of the powers under which these lines are constructed may therefore be of interest.

TRAMWAYS AND LIGHT RAILWAYS.
POWERS OF MUNICIPALITIES AND OTHERS.

(I) Tramways Act, 1870.—The basis of all tramway undertakings up to 1896 was the Tramways Act, 1870, with its modifications in the various Provisional Orders and Local Acts, which have been obtained by different companies and corporations.

The Act is divided into three parts. The first deals with the procedure necessary to obtain leave to build a tramway. The second is concerned with construction, and the third contains a number of general provisions.

The promoters recognised by the Act are of two kinds. They are either private companies or local authorities, and each must obtain a Provisional Order from the Board of Trade.

Private companies must get the consent of the local authorities through whose districts they intend to run before going to Parliament.

Local authorities are empowered by Section 20, to raise loans repayable within thirty years, for the construction of tramways. After constructing their lines, local authorities under this Act, may lease them to a company for twenty-one years or less but they may not work them without a special local act for this purpose.

Private companies, after constructing their lines, have the right of working them for twenty-one years only. At the end of that time they come under Section 43 of the Act, which contains the famous purchase clause.

> Where the promoters of a tramway in any district are not the local authority, the local authority, if, by resolution passed at a special meeting of the members constituting such local authority, they so decide, may within six months after the expiration of a period of twenty-one years from the time when such promoters were empowered to construct such tramways, and within six months after the expiration of every subsequent period of seven years . . . by notice in writing require such promoters to sell, and thereupon such promoters shall sell to them their undertaking, or so much of the same as is within such district, upon terms of paying the then value (*exclusive of any allowance for past or future profits of the undertaking, or any compensation for compulsory sale, or other consideration whatsoever*) of the tramway, and all lands, buildings, works, materials, and plant of the promoters, suitable to and used by them for the purposes of their undertaking within such district, such value to be in case of difference determined by an engineer or other fit person nominated as referee by the Board of Trade on the application of either party, and the expenses of the reference to be borne and paid as the referee directs.

This power of purchase is also granted when the undertaking of a company is "discontinued," or declared insolvent by the Board of Trade.

The meaning of the above clause is now perfectly clear.

The local authority, by resolution passed by a two-thirds majority, after a month's notice, at a Statutory Meeting, may take over the tramway at the end of twenty-one years from the granting of the Provisional Order by simply paying the Company the price of the material and nothing more. It is not to pay for it as a "going concern."

How important this is can be seen from the arbitration between the London County Council and the London Streets Tramway Company

in 1893, when the Council negotiated to buy four and a quarter miles of that Company's lines. The Company attempted to get out of section 43, and claimed £604,090; Sir Frederick Bramwell, the arbitrator, awarded £129,748.

The Act contains other valuable clauses.

To prevent obstruction, it is enacted that no tramway shall be constructed within nine feet six of any kerb.

To prevent danger, horses only are to be employed except with special consents of the Board of Trade and local authorities.

To safeguard the surface of the road, provisions are made for maintenance of the part affected by the wear and tear of the horses at the cost of the tramway proprietor.

Section 57 plainly states that "notwithstanding anything in this Act contained the promoters of any tramway shall not acquire any right other than that of user of any road along or across which they lay any tramway."

Under the Tramways Act land cannot be acquired by tramway promoters other than by agreement, so all cases of compulsory land purchase require procedure under a local act.

II.—Local Acts have been obtained by over 100 Corporations during the past five years for power to work their tramways by any system of traction approved by the Board of Trade. Up to 1896 there was a standing order of the House of Commons prohibiting the acquisition of working powers by municipalities who owned tramways, but this is now suspended. Local Acts are governed by the Tramways Act, 1870, but, subject to the approval of Parliamentary Committees, there is nothing to prevent local authorities bargaining with companies for an extension of the period of working beyond the usual 21 years.

III.—The Light Railways Act, 1896.—This Act offers an alternative procedure to Corporations which desire to obtain powers to work their own tramways.

In applying it to suburban districts, however, a good deal depends upon the extent to which the Board of Trade will go in allowing urban application of what is really an Act intended to deal with rural districts.

It is noteworthy, however, that the Uxbridge Light Railway Order of the London United Tramways Company has established the precedent that a light railway may be promoted openly and avowedly as an integral part of a tramway system in an urban district, to be used simply and solely as a tramway.

For the purposes of the Act, three Light Railway Commissioners are appointed by the Board of Trade, and after enquiry they may make a draft Provisional Order for the construction of a light railway, such order to be subsequently confirmed, modified, or rejected as the case may be by the Board of Trade.

The Board of Trade must consider—

(*a*) The expediency of requiring that the proposals shall be submitted to Parliament; (*b*) the safety of the public, and (*c*) any objection lodged against the scheme.

The Board may require the insertion of a clause empowering the local authority, or authorities, to acquire the railway, but failing this there is no such protection for local authorities as that contained in Sec. 43 of the Tramways Act, 1890.

Up to the end of 1901, the Light Railway Commissioners had approved of 164 schemes under this Act, involving the construction of 79 electric railways on public roads, 413 miles in length, at an estimated cost of £3,345,294, besides 85 lines, 946 miles in length, to be constructed at an estimated cost of £5,446,028 on acquired land, and to be worked in most cases by steam motive power.

Most of the applications have been made by private companies, notably the British Electric Traction Co. The Urban District Councils of Barking, Barrowfield, Barton, Dartford, Finchley, and Halesowen, the Corporations of Doncaster, Nelson, and Southend, and the Middlesex County Council, have obtained powers to construct light railways. The Middlesex County Council have agreed that the Metropolitan Tramway and Omnibus Company, shall purchase the lines of the North Metropolitan Company and reconstruct them for electric traction. These lines and others in the Councils area are to be leased to the Company till the 31st Dec., 1930, upon the following terms. After paying 6½ per cent., to include interest on outlay and sinking fund, the balance of nett profits is to be divided so as to give 45 per cent. to the Council, and 55 per cent. to the Company.

The principal sections affecting local authorities are as follows, and show that any County, Borough, or District Council may construct and work a light railway by itself or jointly with other Councils.

An application for an order authorizing a light railway under this Act shall be made to the Light Railway Commissioners and may be made

(*a*) By the Council of any County Borough or District through which any part of the proposed railway is to pass.
(*b*) By any individual, Corporation, or Company, or
(*c*) Jointly by such Councils, individuals, Corporations, or Companies.

Sec. 3. (1) The Council of any Borough or District may, if authorized by an order under this Act.

(*a*) Undertake themselves to construct and work, or to contract for the construction of working of the light railway authorized.
(*c*) Join any other Council or any person or body of persons in doing any of the things above mentioned.
(*d*) Do any such other Act incidental to any of the things above mentioned as may be authorized by the order.

Schedule I. The resolution approving of the intention to make the application must be passed at a meeting of the Council after a month's notice by two-thirds of the members present and voting.

Sec. 17. (1) The Council of any County Borough or district may appoint a joint committee for the purpose of any application for an order authorizing a light railway under this Act or for the joint construction or working of a light railway, or for any other purpose in connection with such a railway for which it is convenient that those Councils should combine.

NOTE.—The Joint Committee is to be like those authorised by the Local Government Act, 1888, or as in Schedule III. of the Act.

Sec. 16, provides that the expenses of the local authority must come from the Borough Fund. The period of the loan must not exceed 60 years, the profits, if any, must be applied in aid of the Borough Fund.

This Act gives powers of compulsory purchase of land. Private companies are not subject to the express power of veto on the part of local authorities, who have, however, with landowners and railway companies, a *locus standi*. The period of purchase is generally about 35 years.

IV.—What the Council may do.—By adopting the requisite procedure indicated in the foregoing summary of the various Acts relating to tramways and light railways, Town or District Councils would be able to do all or any of the following things.

(*a*) Obtain a Provisional Order to construct a new tramway in their district.
(*b*) Purchase any existing tramway in their district at once from a Company, by agreement, and re-construct or extend the same in any way deemed desirable.
(*c*) Purchase an existing tramway by compulsion (at the price of the material) after 21 years.
(*d*) Lease any line or lines thus acquired to any tramway company.
(*e*) Construct, equip, and work a street railway from any one part of the town to any other part.
(*f*) Obtain power to work an existing tramway as a light railway.

GENERAL INFORMATION ON TRAMWAY TRACTION, FINANCE, AND OTHER DETAILS.

I.—Methods of Traction.—The financial aspect of tramway undertakings has been and is being so completely revolutionized by the developments in new methods of traction, that it is important to deal with this subject.

The various modes of traction that have been adopted in this country are horse, steam, cable, gas, and electric. Oil and compressed air have been tried experimentally.

Horse Traction has been shown by past experience to be unsuitable on account of its limited speed, the wear and tear of roads, fouling the streets, and the cost of working.

Steam Engines are very costly and objectionable on account of steam, weight, smoke, dust, noise, smell, and unsightliness.

The Cable System is economical as regards working expenses, and it easily adapts itself to increased traffic as additional cars can easily be attached. In Washington, U.S.A., the cost of working was about 4½d. per car mile. It is said, however, that 43 per cent. of the power is absorbed at the outset in moving the dead weight of the cable.

The disadvantages are the speed of every car being limited to the same number of miles per hour, whether in a crowded thoroughfare or on a quiet road; if a car loses time it cannot make it up; if it has to move more slowly, the gripper wears the cable by slipping on it; a car cannot be reversed and run back; the whole service is stopped in case of a breakdown. It is possible, however, to have varying rates of speed on different sections by "speeding" the cable with smaller pulleys in country districts. The initial cost of construction in Edinburgh was about £11,000 per mile of single track, and the cost of working about 5½d. per car mile.

Oil has been tried experimentally but has met with no success.

Compressed Air is being tried on trams in Paris, Berne, and Lyons, but it is not a financial success at present. In New York it costs more to instal than electric overhead, and the cost of working is 1d. per mile more than the electric conduct.

Gas has been tried on the St. Anne's and Lytham Tramway. Ordinary coal gas is compressed and stored in two gas receivers for use in an Otto gas engine.

The disadvantages are—

1. Delay in attaining full speed and also in stopping.
2. The vibration of the cars.
3. The liability of smell from the exhaust.
4. Slow speed at and special apparatus needed for steep gradients.
5. It is more costly than the electric overhead system.

The systems of electric traction which have been experimented with are—

(*a*) *The Overhead*, consisting of overhead cables, suspended by means of double or single brackets on poles in the centre or at the side of the roads. Contact is made with the cable by means of a trolley pole on the top of the motor car.

The advantages are that it is in its fully matured state, and is unquestionably successful from a financial point of view; the cars are capable of ascending steep gradients; they can run slowly or quickly, backwards or forwards, and accidents to the wires can be quickly repaired.

The disadvantages are, the obstruction and disfigurement of the streets by the wires, although the advocates of the system claim that these objections are more fanciful than real. This is the system which is being adopted in most recent installations both here and in America and on the Continent. The cost is about £11,000 per mile of single track.

(*b*) *The Closed Conduit or Surface Contact System*, the principle of which is the putting temporarily in circuit by means of some electro-magnetic device, either knobs, plates, or short lengths of surface rail, slightly raised above the level of the paving. The conductors are led through an underground channel into junction boxes placed at short intervals along the track.

It has been constructed at the rate of £9,500 per mile of single line.

The objections to it are the interference with underground pipes and services, the leakage of the electric current, the difficulty of ensuring a proper contact when the road is covered with water, dirt, or snow, the projection of studs on the roadway, and the noisy rattle of the skates.

It is being experimented with in Paris, New York, Monte Carlo, Wolverhampton, and other towns.

(*c*) *The Open Conduit System*, consisting of a slot in a third rail in the centre of the track or in a groove in or alongside one of the tram rails, through which the collecting rod attached to the undergear of the car makes connection with the insulated conductor in the conduit. The conduct is 2ft. and upwards in depth, and the slot about $\frac{5}{8}$in. wide. Some of the open conduits contain both the positive and negative conductors, and others contain only the outgoing current conductor, while the return ismade by the rails, which are bonded.

The cost, in London, is about £20,000 per mile of single track.

Most of the objections urged against the closed conduit apply to this, and much inconvenience is caused by sand and wet getting into the slot. Repairs are difficult, and take so long that the traffic is disorganised. Cleaning at New York cost £100 per mile, per annum. One unit per car mile was found sufficient for power and $\frac{4}{5}$d. per car mile was needed for repairs.

The Corporation officers of Blackpool, where it has been tried, do not recommend it, but the London County Council have decided to adopt it on their South London system. On the other hand, they have sanctioned the Overhead System in East London, owing to the probable great cost of installing the conduit on account of the nature of the roadway.

Other varieties of it have been tried in Buda-Pesth, Berlin, Brussels, New York, and Chicago. Many towns, such as Nice, use the Conduit System for central districts, but adapt the cars to the Overhead System towards the outskirts.

(*d*) *The Accumulator System.* This is generally admitted to be the ideal one if the question of cost is left entirely out of consideration. It involves carrying the necessary power stored up in the cars by means of storage batteries, so that if one car fails it is simply put out of service without interfering with the others.

It is, however, only in its development stage, and although accumulators go on improving, it is at present more costly than other systems of electric traction. It is in use, either jointly with the overhead system—when the average cost is about 1½d. per car mile for power alone—or by itself in Berlin, Dresden, Hanover, Paris, and Ostend. It has been tried at Birmingham and found too costly, although its advocates say the test was not under proper conditions. The cost of working has been about 10½d. per car mile. Bearing in mind, however, that accumulators are only in their infancy as a means of electric traction on a commercial basis, it is not unreasonable to hope that the difficulties of excessive weight, short lived cells, cost of installation, handling of the batteries, and upkeep, will one day be overcome.

The Following Analysis of the Cost of Various Methods of Traction is borne out by American and Continental experience, except that the cost of electric traction is even less.

	Cost per car mile Steam Tramw'y.	Cost per car mile Horse Tramw'y.	Cost per car mile Electric Tramw'y.
Dudley & Stourbridge	12.40	—	6.24
Leeds - -	10.41	10.29	6.63
Huddersfield -	14.00	—	7.90
Dundee - -	12.93	—	7.00
London United -	—	8.00	5.50
Aberdeen - -	—	8.80	6.14
Glasgow - -	—	8.80	5.29
Sheffield - .	—	12.00	7.23
Nottingham -	—	9.55	6.01
Southampton -	—	8.40	8.07
Liverpool - -	—	9.83	7.13

Rapid Growth of Electric Tramways.—In 1890 there were only 160 tramways in existence, with about 1,000 miles of route, and carrying 526 millions of passengers. In 1895, when horse and steam traction still held the field, the route mileage had increased by only 34 miles, and the number of passengers only reached 650 millions per annum. After this year, however, the substitution of electric overhead traction for horse traction began, and progress soon became rapid.

At the end of June, 1901, there was a total open mileage of 1,305 miles, and the passengers numbered just 1,200 millions. The number of undertakings then had reached 213, of which 99, extending to 689 miles were under local authorities control, and 114, of 615 miles, were in the hands of companies. Of the municipal tramway undertakings, three-fourths were under Town Councils, and one-fourth under Urban District Councils.

This rate of increase in mileage coincides with the use of electric traction, which is cheaper, quicker, and more efficient than any other form of traction. In 1890 there were no electric tramways in Great Britain, and although there were experiments in Leeds and South Staffordshire, it was not until the opening of the Bristol Electric Tramways in 1895 that the new era began in earnest. In the words of Mr. J. Clifton Robinson, C.E., who was mainly responsible for its conception and construction.

> This first example of an electric tramway in a city, formed a standard for future guidance. It proved conclusively that a district could be opened up under electric traction, which, with only horse power available, must, owing to its gradients, have remained without a tramway. It proved further that lines so radiating from a common centre, passing through and to scantily populated districts are electrically and commercially successful, and that those sparseley inhabited districts immediately began to grow in population, rateable value, and prosperity.

The same capable and enterprising gentleman constructed and opened the Dublin Southern Electric Tramways in 1896, and the Tees-side lines (the Stockton, Middlesbrough, and Thornaby Tramways) in 1898.

Improved Travelling Facilities Create Traffic.—As an example of the way in which improved facilities for travel create traffic, it may be mentioned that whereas the old Tees-side lines only carried one million passengers a year, the new electric system carried eight million passengers in the first year, and caused the gradual disappearance of the Wilderness—a bit of waste land between Thornaby and Middlesbrough—over which streets and houses are springing up in large numbers.

Perhaps no better instance of the extraordinary development of passenger traffic on tramways, by the change from horse to electrical traction, can be advanced than that of the London United Co.

These lines serve the Western districts of London, radiating from Hammersmith Broadway and Shepherd's Bush to Southall, Hounslow, Richmond, and through the Thames Valley to Hampton Court, Kingston, Surbiton, Wimbledon, etc.

The construction of these lines was carried out by the Company's staff under Mr. J. Clifton Robinson, as engineer in chief.

In 1897 the Company was operating about nine miles of tramway under horse haulage, and carried an average of 8,000,000 passengers. These lines were then converted to the Overhead Trolley System of Electric Traction, and when the Company were before Parliament under Sir John Kennaway's Committee in June 1898, in respect to their proposed extensions to Hounslow and Hanwell, Mr. Clifton Robinson was asked to estimate the probable increase of passengers. He put it at 25,000,000. The first year's working showed that 36,000,000 of passengers had been carried.

In the record week of last year (1902) the Company carried 1,025,000 passengers, 63,000 of which were workmen travelling at a rate of less than ¼d. per mile.

Over the 22 miles of line now in operation, the Company is carrying an average of some 40 millions of passengers a year, which number will, it is expected, be further augmented to 80 or 100 millions when the lines are opened to Hampton Court at Easter next (1903).

When the whole of the system for which the Company has parliamentary powers, and which are now under construction, are completed—about 80 route miles of line—the passenger traffic will represent the enormous figure of something like 200 millions a year.

Similarly in the case of the English Municipal Tramways. Bradford. with 50 per cent. increased mileage, showed 100 per cent. increase in passengers. Glasgow, with doubled mileage, showed nearly treble the number of passengers, or an increase from 57 millions to 155 millions in eight years. Halifax, which averaged 40,000 passengers per annum for each mile of track when there were only 6¾ miles, now averages 48,000 passengers for each of 27¾ miles of track. Sheffield, with 18 miles of track, had 9½ million passengers, but with 49 miles of track, there are just 49 million passengers.

TRAMWAYS OWNED BY MUNICIPALITIES.

It appears that more than half the total mileage of tramways in this country has been constructed and is owned by the local authorities, and this proportion is steadily increasing, owing to the general tendency on the part of local authorities to start new tramways, or at the expiration of the statutory period of 21 years, to purchase the tramway undertakings from the various companies in towns where there has been a system not under municipal ownership.

There were in 1897 forty-two local authorities owning tramways, nearly all horse lines, and leased to operating companies. Under the system of leases, in addition to the rental paid for the line, attempts were made to secure favourable conditions for the people as to fares, workmen's cars, school children's privileges, and the construction of necessary lines for the public convenience in certain streets where they would not have been put had it been a matter of the Company's profits alone. Most of the large towns, however, on the expiration of the various leases and terms, have obtained local acts, so as to work the lines themselves.

The following financial details of these schemes may be useful:

Capital Expenditure has varied considerably, according to the kind of track, the system of traction, and the cost of street improvements. It is important to bear in mind that in some cases the mileage of single track represents, to a great extent, the route mileage as well, where the trams are run on single lines with passing places. If this is not taken into account, erroneous conclusions may be drawn.

The 3ft. 6in. narrow gauge tramways at Dover (three miles), cost about £10,000 per mile to establish, without the electric power station, estimated at £12,000. The average inclusive capital outlay per mile of single track in the case of eight companies, with a mileage of 250 miles, on the 4ft. 8½in. gauge, was £11,600 per mile, varying, however, from £6,000 per mile in country districts, to £16,000 per mile in urban districts, where much wood paving and street widening had to be done.

In the case of 12 municipal tramways, for which there are complete returns, the inclusive capital outlay has varied from £10,000 to £20,000, and has averaged £15,000 for each mile of single track with 4ft. 8½in. gauge, on the overhead electric system. The total capital expended on 400 miles of track was about £6,000,000. These towns are still extending their lines, but at present (Xmas 1902) they have 400 miles of single track tramway for a population of 3,000,000.

The Proportion of Track Mileage to Population varies from 1-3,000th to 1-12,000th, and averages 1-7,500th. It is interesting to compare these proportions with those in other countries, where the proportions of tramway mileage to population are as follows:—

Philadelphia, one to 4,158; Chicago, one to 4,211; Hanover, one to 5,020; New York, one to 6,467.

In America there are over 15,000 miles of electric tramways, or twelve times the total tramway mileage in Great Britain.

It is also interesting to notice how this increased mileage, with a more frequent service, created new traffic to a more than proportionate extent. Thus the increase of traffic following upon the introduction of electric traction was as follows:—Toronto, 118 per cent.; Brooklyn, 100 per cent.; Pittsburg, 95 per cent.; Washington, 80 per cent.

Long distances may be travelled in America for low fares, varying from 10 to 18 miles, and averaging 13 miles for 2½d. in the case of the 12 largest cities. In spite of, or rather because of these facilities for cheap travel, the lines are very profitable, as the following figures show.

Town.	Population in round figures.	Length of Tramways. Miles.	Profit Earned. £
Toronto -	200,000	40	99,000
Montreal -	300,000	50	125,000
Boston (U.S.A.)-	300,000	330	360,000
Philadelphia -	1,200,000	400	1,000,000

Profitable Nature of Electric Tramways.—When we examine the annual returns of British Municipal Tramways, we find that they also are very profitable. Receipts in respect of 400 miles of single

track, costing about £6,000,000 were just £1,500,000 in the year 1901-2 This varied from £1,600 to £6,000 per mile of single track, and averaged £3,750 per mile.

Working expenses amounted to £865,000, varying from £960 to to £3,520, or an average of £2,160 per mile of single track. Hence the gross profits amounted to about £635,000, varying from £500 to £3,400, and averaging £1,590 per mile of single track. The percentage of gross profits to capital outlay varied from 5 to 16, and averaged 11 per cent. Out of this sum about £170,000 was paid as interest, and £130,000 was set aside for sinking fund and depreciation, thus leaving a nett surplus of about £335,000, or an average of over five per cent.

In considering traffic records and details of receipts and working expenses, it is customary to measure everything as being so much per car mile, *i.e.*, for each mile run by the cars.

Details of Traffic Receipts and Working Expenses— The total number of car miles run on the 400 miles of single track above referred to, was about 33 millions, or 82,500 car miles for each mile of single track.

The total number of passengers carried was over 360 millions, or an average of 900,000 per annum for each mile of single track.

The average number of passengers per car mile was about 11, varying from 7.90 at Huddersfield, to 14.50 at East Ham.

The number of passengers on municipal tramways carried in a year, averaged 120 times the population, varying from 56 times the population at Dundee to 155 times the population in the Glasgow district, which for this purpose is estimated at 1,000,000. The traffic receipts per car mile varied from 9½d. at Hull to 1s. 1d. at Blackpool, and averaged 11d.

The traffic receipts per passenger varied from 0.69d. at East Ham to 1.71 at Blackpool, and averaged 1d.

The working expenses per car mile varied from 5.09d. at Glasgow, to 9.68 at Halifax, and averaged 6½d.

The working expenses per passenger varied from 0.41d. at Glasgow, to 1.17d. at Blackpool, and averaged 0.6d.

The number of units of electricity used per car mile varied from 0.88 at Glasgow to 1.73 at Halifax, and averaged 1.06.

The power cost per car mile varied from 0.60d. at Glasgow, to 3.82d. at Aberdeen, and averaged in other cases about 1½d. per car mile. The high power costs were in those cases where the energy was purchased.

The traffic costs, in the shape of wages of drivers, conductors, etc., varied from 2.27d. at Hull, to 3.47d. at East Ham, and averaged about 3d.

The cost of maintenance and renewals per car mile, varied from 0.21d. at Southport to 1.91d. at Blackpool, and averaged 1d.

Management expenses varied from 0.66d. at Sunderland to 1.44d. at Halifax, and averaged about ¾d. per car mile.

Interest and sinking fund charges averaged about 2¼d. per car mile.

As a basis for a rough and ready estimate of the cost of installing and working a municipal electric tramway system in towns of various sizes, the following analysis of the returns for 1901-2 may be useful.

MUNICIPAL TRAMWAYS. CAPITAL, OUTLAY, RECEIPTS, AND EXPENSES.

Town.	Population	Capital Outlay.	Length of Single Track Miles.	Car Miles Run.	Traffic Receipts. £	Working Expenses. £
Aberdeen	143,722	229,520	19.25	794,641	37,931	26,577
Blackpool	48,000	214,100	15.57	758,363	41,818	28,260
Bolton	168,205	399,149	33.00	1,705,580	77,274	50,188
Bradford	279,809	581,538	49.00	1,401,873	70,214	48,436
Dover	41,782	38,350	4.50	270,533	11,863	8,796
Dundee	162,100	232,213	20.32	752,814	35,874	24,042
East Ham	96,000	82,979	7.52	365,305	20,000	14,000
Glasgow	735,906	2,041,036	103.53	11,935,099	614,413	263,220
Halifax	104,933	275,680	33.00	1,063,764	54,969	42,916
Huddersfield	95,008	384,794	32.00	1,001,933	49,008	32,425
Hull	240,739	310,551	19.04	2,218,696	88,502	47,027
Leeds	428,593	898,454	71.75	4,726,043	224,294	143,150
Liverpool	686,332	1,749,428	93.00	10,970,063	474,508	327,451
Sheffield	410,120	...	49.00	3,525,999	175,575	106,299
Southampton	104,911	150,608	14.00	854,457	45,168	28,735
Southport	48,083	103,500	10.00	389,827	16,018	9,544
Sunderland	146,828	223,541	17.18	1,170,207	57,307	30,719

MUNICIPAL TRAMWAYS. DETAILS OF WORKING AND PROPORTIONATE RECEIPTS AND EXPENSES.

	Number of times population carried in a year.	Number of passengers per car mile.	Working expenses per car mile	Traffic receipts per car mile.	Traffic receipts per passenger.	Costs per passenger.	Number of units used per mile.	Power costs per car mile.
			d.	d.				d.
Aberdeen	59	11.45	8.03	11.19	0.98	0.70	0.93	3.82
Blackpool	123	7.66	8.94	13.10	1.71	1.17	1.06	2.51
Bolton	72	9.28	7.06	10.87	1.17	0.76	1.17	1.92
Bradford	...	...	8.29	12.02	...	...	...	...
Dover	69	10.80	7.80	10.53	0.98	0.72	...	...
Dundee	56	12.00	7.00	11.01	0.95	0.60	1.44	2.16
East Ham	70	14.50	7.20	9.94	0.69	0.50	0.98	2.21
Glasgow	155	13.01	5.29	11.71	0.90	0.41	0.88	0.53
Halifax	126	12.38	9.68	12.38	1.00	0.78	1.73	3.67
Huddersfield	82	7.90	7.90	11.72	1.48	1.00	...	...
Hull	87	9.49	5.09	9.49	1.00	0.54	0.89	0.88
Leeds	113	10.30	6.63	11.10	1.08	0.64	...	...
Liverpool	148	9.22	7.13	10.26	1.11	0.77	1.27	2.20
Sheffield	109	12.80	7.23	11.82	0.92	0.57	...	...
Southampton	73	9.00	8.07	12.69	1.41	0.89	...	...
Southport	69	8.51	5.78	9.62	1.13	0.68	1.05	1.75
Sunderland	93	11.62	6.30	11.53	0.99	0.54	1.05	2.15

Working Expenses of large and Successful Private Undertakings.—It is interesting to compare the returns in the last table with those of great private undertakings, as estimated by two of the most capable traffic experts in the world.

Mr. J. Clifton Robinson, Managing director of the London United Tramways, says :—

"Broadly speaking it may be said that the cost of operation of a high class electrical line amounts to 5d. per car mile as follows":—

	d.
Power House Expenses, Salary, Wages, etc. ...	0.773
Traffic Expenses, Superintendence, Wages, Uniforms, Stores, Tickets, Compensation, etc.	2.503
Maintenance and Renewal of Power House, Permanent Way, Line Equipment	1.009
Local Rates and Taxes	.715
	5.000

The quantity of electric current used is about 1.046 Board of Trade units per car mile, and it costs .903 per unit to produce.

Mr. Vreeland, Manager of the Metropolitan Street Railway, of New York, gives the following estimates :—

	Cable.	Electric.	Horse.
	Per cent.	Per cent.	Per cent.
Mileage	27.4	39.1	33.7
	d.	d.	d.
Receipts per car mile	16.65	13.00	14.40
Working Expenses do.	8.75	5.00	8.95
Nett earnings do.	7.85	7.95	5.45
Proportion of Operating Expenses to Gross Receipts	52.7	38.6	62.1
Detailed Expenses per car mile.			
Power	1.00	0.65	3.45
Traffic Expenses	3.95	3.20	4.10
General	0.70	0.45	.80

IMPROVED RAILWAY SERVICE NECESSARY IN LONDON AND OTHER VERY LARGE CENTRES.

In the case of London and one or two other large cities, tramways alone will be quite inadequate, because the distances to be covered require a more rapid means of locomotion than can be supplied by tramcars running through the ordinary streets. Hence it will be necessary to look to existing and contemplated railways to carry the masses of the people in and out of London, leaving the tramways to act as feeders for the comparatively local collection or dispersion of the traffic from the various railway stations.

Apart altogether from the practical difficulties in the way of many companies, which prevent the further multiplication of a purely "workmen's train" service, it is found that nothing but effective competition has been able to rouse the older railway companies to introduce rational reforms, however much overdue and obviously necessary, into their surburban train service.

Electric Traction on Suburban and City Railways.—The establishment of light railways and tramways in the suburbs served by their lines, has, up to the present, only been met by determined but futile attempts to prevent the passing of the parliamentary bills authorising their further construction or development; but with the continuous growth of such lines, and the successful working of the new underground deep level electric tube railways, which have recently become such a feature of London's travelling facilities for locomotion, carrying ordinary passengers over six miles for 2d., the existing companies are getting alarmed, and are seriously thinking of making substantial concessions to the demands of the public.

The L.B. & S.C.R., the G.E.R., and the South Coast Railway Companies are seeking powers this (1903) session to electrify their suburban lines.

Electric Tube Railways.—There are $15\frac{3}{4}$ miles of electric tube railways in operation in London, and there are $36\frac{1}{2}$ route miles authorized and under construction. The returns for a *half year* show that the financial position of those now working is as follows :—

Railway.	Route Miles.	Capital Outlay.	Passengers.	Receipts.	Dividends on Capital.
		£		£	
City and South London -	$6\frac{3}{4}$	2,325,897	9,192,120	76,544	4 p.c.
Central London	$6\frac{1}{2}$	3,643,103	22,897,334	185,118	4 p.c.
Waterloo and City - -	$1\frac{1}{2}$	605,000	4,429,926 and 1,197 season tickets.	33,407	3 p.c.

The working expenses of the City and South London were 44 per cent. of the receipts during the last half of 1902, and the passengers increased by 2,768,820.

On each line the average fare per ordinary passenger was 2d., but while this represented a very short journey on the Waterloo and City, and a short journey on the City and South London, it is the maximum fare for $6\frac{1}{2}$ miles on the Central London, where workmen may travel the whole distance for 1d. each way. The working expenses on the Central London Railway amounted to 53 per cent. of the receipts, and were equal to 1.63d. per passenger, or 34.43d. per train mile. The

line is provided with 32 locomotives and 168 cars, and each train accommodates 288 passengers. Here again the last half year of 1902 shews an increase of 1,623,126 passengers, the average being 121,879 ordinary passengers per day.

In addition to the above lines, there are the following tube railways.

	Mls.	Capital.
(1) Under Construction—		
Baker Street and Waterloo - - -	3	3,179,000
Great Northern and City - - - -	3½	2,080,000
Charing Cross, Euston, and Hampstead -	1½	2,368,000
(2) Authorized—		
Brompton and Piccadilly - - - -	2¾	1,333,000
District Railway Deep Level - - -	4½	1,600,000
Great Northern and Strand - - -	6¼	3,200,000
North West London - - - - -	4¼	2,000,000
City and Brixton - - - - - -	4½	1,200,000
(This will be the cheapest tube line yet constructed).		

(3) Proposed—

City and North Eastern to Waltham Abbey.
Deep Level District Extension to Stepney and Hammersmith.
Brompton and Piccadilly Extension to Shepherds Bush and City.
Central London Extension to Hammersmith and City completing the circle.
Paddington, Victoria, and Kensington.
North West London, Marble Arch, to Victoria.
Marble Arch to Clapham Junction.
City and South London Extension, Islington to St. Pancras.
Great Northern and City and Piccadilly and Brompton Extension.

Combined Train and Tram Transit Scheme.—The Metropolitan and the District Railways have already taken practical steps to electrify the whole of their system during the coming year, and have reduced their fares, so that it is possible for ordinary passengers, not only to travel for 5d. return from the extreme West of London to the City, but also to go beyond the county boundary to places like Ealing, a distance of 11 or more miles for 9d. return.

This reduction of fares has been of great benefit to the Companies themselves, both of them having just declared higher dividends in consequence of increased traffic. The Chairman of the Metropolitan Railway, in presenting the accounts for the last half year, said:

It might naturally have been expected that when these reductions were made they would have seen at first some diminution in their general traffic receipts, but in no single instance had such a reduction occurred. The increases had been continuous, and they had not only enabled the directors to pay ¼ per cent. more dividend than on the corresponding half year, but also (1) To carry forward £21,637 to the current half year; (2) To clear off certain outstanding accounts hitherto in suspense, and (3) To make permanent improvements at the stations without adding to capital account.

Another valuable step has been the conclusion of an arrangement whereby these railways will have through communication with through bookings at similarly cheap fares from all parts of their extensive system with corresponding services—in connection with the comprehensive network of tramways established by Mr. Clifton Robinson and his colleagues of the London United Tramways Company throughout the outer western and south-western suburbs of London. This great, combined undertaking is interesting because it carries out to a very great extent, under one administration, the recommendation of the Joint Parliamentary Committee of both Houses, which in 1901 investigated the whole question of London tube railways and travelling facilities. The Committee said :—

"Underground railways in London and its immediate suburbs—from the termini of which passengers could for the present proceed by electric surface tramways—appear to be the best mode of dealing with the present traffic, and the probable requirements of an increasing population."

From the latest figures issued, it appears that the District Railway will carry passengers 7.75 miles from Hammersmith to the City for 3d., an average of 2.58 miles per 1d., or 0.40d. per mile. The tramways will carry passengers from Uxbridge and intermediate stations to Hammersmith, a maximum distance of 13.49 miles for 6d., and an average rate of 2.02 miles for 1d., or 0.49d. per mile. The fares for through journeys up to a maximum distance of 21.24 miles, on the combined train and tram, average 2.29 miles for 1d., or 0.44d. per mile.

Shallow Underground Tramways.—The London County Council have asked for powers to construct an underground tramway from Westminster Bridge through the New Street to Holborn, and up an incline to the terminus of the Council's northern tramway system. The trams will run under the centre of the roads in all cases, and the pavement space on each side will be occupied by the subways for pipes, mains, etc. The cost of the scheme is estimated at £282,000 but only the portion from the Strand to Theobald's Road has been sanctioned.

Two New Railway Experiments.—Among recent ingenious schemes for improved transit, may be mentioned the Behr Mono Rail for rapid transit, and the North Eastern Railways proposed motor cars for a frequent service with a small unit.

A railway 34½ miles in length for express traffic between Manchester and Liverpool is to be constructed on the Mono rail system at an estimated capital cost of £2,800,000, or £80,000 per mile. The rails are to be fixed on very tall, overhead tressels, tied and braced together, the tie bars being light rails against which guide wheels will roll. Cars will run every 10 minutes, and there will be no intermediate stations, so that the journey will be done in 20 minutes, or at the rate of 110 miles an hour. Each car with motor and 64 passengers will weigh 45 tons.

A line of this kind is in operation between Elberfield and Barman, in Germany, a distance of 8¾ miles, and although there are 18 stations,

the journey of 18½ miles is easily done in the hour. The car is suspended from a single elevated rail, so that its centre of gravity is below the rail, each car sitting on it like a saddle.

The great advantage of this sytsem lies in the possibility it affords of duplicating existing surface railways by the construction of an elevated track above the ordinary lines. This plan would make practicable Lord Farrar's proposals for express trains night and morning to all the 300 stations between the 20 mile radius and the 85 mile radius from London.

The North-Eastern experiment will consist of the running of a number of petrol electric cars on the rails of the North-Eastern Company, to and from certain local stations at intervals of ten minutes. The cost of running these cars will be very small indeed as compared with the ordinary train, and they will be much more effective.

EXISTING TRANSIT FACILITIES.

The first and most obvious condition of improved transit is the establishment of cheaper fares, not only in connection with workmen's trains, but for all classes of passengers who might thus be induced to reside outside large centres of population.

The various railways and tramways are in such a state of transition, that it is difficult to say with any degree of precision what are the fares charged in each district, but the following particulars derived from special inquiries made in various localities in 1901-2, may give a general indication of the respective charges.

The chief charges to be considered come under the headings of ordinary fares, season ticket rates, and workmen's fares.

Ordinary Railway Fares.—Dealing first with the ordinary railway fares, the statutory maximum of 1d. per mile for third class passengers, is still the *minimum* single fare in most districts, but on certain special routes the competition of other railways, or tramways, or omnibuses, has resulted in a slightly reduced charge, especially for return tickets.

A few years ago, the following analysis was made of the ordinary fares charged to and from **113 stations** between 4 and 15 miles from the various **London termini of 12 companies** serving districts in and near London. They include 24 typical stations in Surrey; 8 in Kent; 57 in Middlesex; and 21 in Essex. Twenty-two of these are on the L. & S.W.R. The average mileage rates were as follows:—

	Single.			Return.		
	1st	2nd	3rd	1st	2nd	3rd
	d.	d.	d.	d.	d.	d.
Eleven Companies (excluding L.S.W.R.)-	$1\frac{11}{21}$	$1\frac{1}{8}$	$\frac{17}{20}$	$2\frac{2}{5}$	$1\frac{3}{4}$	$1\frac{1}{4}$
L.S.W.R. - - - - -	$1\frac{12}{21}$	$1\frac{1}{6}$	$\frac{19}{21}$	$2\frac{1}{4}$	$1\frac{3}{4}$	$1\frac{1}{2}$
Twelve Companies (including L.S.W.R.)-	$1\frac{11}{20}$	$1\frac{1}{7}$	$\frac{18}{21}$	$2\frac{1}{3}$	$1\frac{3}{4}$	$1\frac{1}{3}$

It will be seen that the return fare is about 1¼d. per route mile in the case of most stations in the suburbs of London, but there are still many districts where the rate is 20 per cent. higher. Even if the *minimum* rate is applied to a 20 mile journey, it is obvious that the resulting charge of 12s. 6d. a week is prohibitive.

The above average fares are now a little smaller, as the Metropolitan and the District Railways have recently reduced their fares considerably.

The ordinary fares of provincial towns are, as a rule, rather more than those in London. As the result of a detailed inquiry in about 60 typical provincial districts, it appears that in 46 cases the single fare was 1d. and in the remaining 14 cases it varied from ½d. to ⅓d. per mile. In 18 cases the longest journey for 1d. was 2 miles, and in 8 other cases 1d. for 1½ miles.

Ordinary Tram Fares.—Dealing next with ordinary tram fares, the standard rate is gradually being reduced to 2 miles for 1d., and in some cases to ½d. per mile. Halfpenny stages are in practice at Aberdeen, Glasgow, Leeds, and East Ham, as well as upon the lines of the London County Council, but in many cases 1d., while sufficient to pay for a journey of three miles and over (as at Sheffield, Dover, Liverpool), is still the minimum fare. The return above referred to shows fares of 1d. per mile in 28 cases, ½d. per mile in 10 cases, and between ½d. and 1d. in 22 cases.

In provincial towns the longest ordinary tram rides for 1d. were in 4 cases 3 miles, in 20 cases 2 miles, in 10 cases between 2 and 3 miles, and in 32 cases less than 2 miles.

In London, tram fares for long distances are lower than in the provinces, being 3d. return City to Wood Green, 7 miles, City to Lower Tooting, 6½ miles, and City to Highgate, 4¼ miles. The London United Tramway Company fares are at the rate of ½d. or less per mile for ordinary passengers, and this Company has developed an enormous traffic in the West of London where previously there was very little.

On its South London lines, the London County Council has carried no less than

53,639,489	passengers or	44.75	per cent. at	½d. fares.
50,913,036	„	42.50	„	1d. „
8,700,170	„	7.25	„	1½d. „
5,268,668	„	4.50	„	2d. „
1,359,196	„	1	„	3d. „

in addition to issuing 4,457,612 workmen's tickets at half fares in many cases.

The average receipts have been 0.88d. per passenger, and the gross profits after paying working expenses have amounted to over £52,000 for the year. These results have been accomplished by the use of expensive horse traction.

It is obvious that the new electric traction will enable still further reductions to be made.

Season Ticket Rates.—Dealing next with season tickets, there are, as in the case of ordinary fares, one or two specially cheap routes, which help to reduce the average second class annual charge per return mile in London to 20s. per annum, or about $\frac{3}{4}$d per day, as may be seen from the following analysis of **season ticket rates to 78 stations** distant between 7 and 17 miles from the London termini of 12 railway companies serving districts just outside the metropolis. It includes 20 stations in Surrey, 30 in Middlesex, 10 in Kent, and 12 in Essex. Twenty-one of the stations are on the London and South Western Railway.

The average mileage rates per annum, according to distance from the terminus, for season tickets from these stations, are about as follows :—

Twelve Companies (including L. & S.W.R.) -	29s. 6d.	20s. 3d.
Eleven Companies (excluding L. & S.W.R.)	28s. 6d.	20s. od.
L. & S.W.R.Co. - - - -	30s. od.	22s. od.

This mileage rate in the case of first and second class season tickets, varies *slightly* in inverse ratio to the distance ; in the case of third class season tickets the variation is greater.

Among typical season ticket rates in the provinces are Heywood (Lancs.), nine miles from the terminus, £7 12s. per annum ; Blaydon-on-Tyne, 3s. per mile per quarter ; Glasgow, £8 a year for 10 miles ; Clydebank, £1 13s. 6d per quarter for eight miles ; Dundee, £3 per annum ; Bradford, 17s. 6d. per quarter for four miles ; Stockport to Manchester, £5 4s. per annum ; Wolverhampton, £2 15s. a quarter for 12 miles ; Plymouth, £6 for $4\frac{1}{2}$ miles.

Season Tickets on Tramways are not yet introduced, but it is probable that with the growth of municipal tramways in conjuction with municipal housing schemes on the outskirts of large towns, a system will be introduced whereby the tenants of suburban cottages will have the right to travel to and from the centre on the municipal trams by the inclusion of a payment of 6d. or 1s. per week in their rent, just as the use of a lift in tall buildings is included in the rents of the various tenants. The receipt for rent or rates could form the season ticket, and would not only identify the user, but would safeguard against fraud.

Workmen's Cheap Fares.—In the case of the 60 provincial centres before referred to, it was found that the workmen's train fare was 1d. per mile for the double journey in 30 cases ; under 1d. per mile in 16 cases, and over 1d. per mile in 14 cases—mostly for short journeys.

From Glasgow to Clydebank, a distance of 8 miles, the workmen's return fare is only 1s. per week. At Barrow-in-Furness, workmen's trains are run at 2s. a week for 9 miles, and 1s. a week for 4 miles. The Great Eastern Railway carries workmen by certain trains at 2d. return fare for a distance of 12 miles. It may be assumed that workmen's fares in London are tending to approximate to 2d. or 3d.

return anywhere *within the county*, although there are marked contrasts between the various districts.

NOTE.—The return fare for workmen from L.B. & S.C.R. suburban stations to the City is generally 4d., and in *no case more than 5d.*

The return fare from Woolwich and Plumstead, S.E.R. ($9\frac{1}{2}$ miles), to the City is 5d., and from Abbey Wood 6d.

The return fare, London, Tilbury, and Southend Railway to the City from Barking (8 miles) is only 3d.

The L.C. & D.R. fare from Penge and the Crystal Palace is 5d.

The G.E.R. fares for workmen are as follows:—

Enfield Town ($10\frac{3}{4}$ miles), Wood Street, Edmonton and Silver Street to the City, 2d.

Stratford Market to Beckton, 3d.

The N.L.R. return fare (workmen) from Chalk Farm to Poplar (8 miles) is only 2d.

The Metropolitan Railway scale is:—

Not exceeding 4 miles						...	2d.
Exceeding 4 miles but not exceeding 7 miles						...	3d.
,,	7	,,	,,	10	,,	...	4d.
,,	10	,,	,,	13	,,	...	5d.
,,	13	,,	,,	15	,,	...	6d.

The District Railway fare to Ealing (11 miles) is 4d. On the other hand, the L. & S.W.R. fare to Richmond from the City is 6d., plus 3d., or a total of 9d. a day for a distance of 10 miles.

Workmen's fares on trams may be assumed, as a rule, to be half the ordinary fare.

At Dover, the workmen's fare is $\frac{1}{2}$d. to any part of the borough, a possible distance of 3 miles. Halfpenny fares for workmen are conceded at Sheffield, Glasgow, London, and East Ham. Workmen are carried 3 miles for 1d. at Sunderland, Liverpool, Plymouth, and Bradford, and 6 miles for 1d. at Stockton, Middlesbrough, and Southall. The workmen's fare on the London United Tramways system is 1d. for 4 miles.

The Cheap Trains Act, 1883.—A great deal of work has been done by the National Association for the Extension of Workmen's Cheap Trains, under the guidance of Alderman George Dew, L.C.C., in conjunction with the London County Council and other municipal authorities, in the direction of pressing the various railway companies to carry out in a proper and sufficient manner the provisions of the Cheap Trains Act, 1883.

This Act, in the words of the Royal Commission of 1885, practically made a bargain with the railway companies, whereby, in exchange for certain conditions, all railway fares not exceeding a penny a mile (*i.e.*,

all third-class fares) are exempt from passenger duty, and fares exceeding that rate, for journeys between stations in the urban districts, have to pay a duty of 2 per cent. only, instead of the ordinary duty of 5 per cent. It has been calculated that the amount thus gained by the various companies since 1883 exceeds £11,000,000.

The conditions under which this enormous sum has been remitted to the various companies are—

(*a*) The provision of proper and sufficient workmen's trains on all parts of their lines for workmen going to and returning from their work at such fares and at such times, between six o'clock in the evening and eight o'clock in the morning, as appear to the Board of Trade to be reasonable.

(*b*) On complaint being made that accommodation is insufficient, or on their own initiative, the Board of Trade may order an inquiry, to give the inhabitants of a district full opportunity of showing the necessity for a specific train or trains.

(*c*) The Board may order the company, or companies, to provide such accommodation at such fares as may appear to be reasonable, and if the company neglects to comply with the order, the company shall lose the benefit of the remission of duty.

The London County Council estimated the minimum number of workmen, etc., requiring cheap and convenient locomotion up to 8 a.m. as being over 800,000, distributed as to residence as follows :—East, 22·9 per cent.; North, 22·3 per cent.; West and Central, 20·7 per cent.; South, 34 per cent.

To meet the requirements of these persons, it was estimated that 577 workmen's and half-fare trains were run in 1896 in the London 20 mile radius, with an approximate total accommodation for 201,066 passengers. The average daily issue of workmen's tickets on all 14 lines of railway was only 99,919.

Clauses have been obtained in several recent companies' Acts, securing return tickets for 2d. to any station not more than 4 miles from the terminus by all trains up to 8 a.m.

It is now the practice for a model clause to be inserted in all tramway bills providing for the issue of workmen's tickets at fares not exceeding 4 miles for 1d.

REMEDIES REQUIRED IN THE WAY OF IMPROVED TRAVELLING FACILITIES.

To sum up, it may be said that if the foregoing minimum rates of fare of the present railways and tramways were the normal rates for all districts, we should have charges within the reach of all workmen, but, unfortunately, this is not the case. There are many drawbacks.

The great essentials in all new transit schemes are—

(1) **Through communication in every direction.**—In addition to new travelling accommodation being cheaper, more frequent, and more rapid than the existing railway services, there should be as far as possible *one manag ment*, so as to secure that there should be every facility for through communication by the most direct routes in every direction.

In the absence of inducements and facilities for through journeys, the people are put down at places where the centrifugal tendency of the movement of population is arrested by a higher rate of railway charges on the same railway, or by a break in the railway system, thus tending to repeat at the circumference the evils of the centre.

To emphasise the futility of railways other than through lines, it may be mentioned that the terminus of the Central London Railway is adjacent to, if not in, a sanitary district called the Notting Dale area, where the death rate amounts to 40 per 1,000 every year, that is higher than the death rate of our Army in South Africa from all causes, and the whole sanitary district, with a population of 17,000, has a death rate of 29.6.

In fact, the present condition of things emphasises what is one of the worst faults of the existing means of transit, so far as it affects the housing question, namely, the establishment of one or two specially cheap routes, encouraging undue concentration of population at certain competitive points, while restricting the proper dispersion of population in other directions by means of unduly high fares or inadequate train service.

(2) **An All Night Service.**—They should provide an all night service to all districts. Only by this means can the outer districts be effectively welded into an organic union with the central districts for the residential purposes of all classes of workmen.

All night tram cars are run by the London County Council, and with the exception of an interval of two hours, the same is done by the London United Tramways Company. The Great Eastern Railway runs an all night service of trains, and there is only a very short interval on several of the other lines.

Cheap Intermediate Fares.

(3) They should encourage the movement of population from zone to zone, as well as from point to point. The American tramways and the Central London Railway are defective in this respect, and so are all lines which merely give cheap fares from one extreme point to another.

Cheap Fares to Thinly Populated Districts.

(4) To facilitate the dispersion of population in all directions over a wide area of open country, they should provide travelling facilities not only to places where there is a large existing population, but also to places where there is plenty of room.

This can best be effected by connecting railways with cheap through fares from all their stations to innumerable points on tramlines radiating over a wide area, thus facilitating healthy dispersion rather than unhealthy concentration.

One great evil is this, that while travelling through the crowded parts of London, where there is competition, passengers may travel at the rate of from 1d. to 1¼d. per return mile, but the moment they get outside the London boundary, where effective competition is absent, the rate of charge goes up to an average of 1½d. per mile—an average increase of 20 per cent.

Thus the rate is higher for long through journeys from the congested centres of London to the open land outside than from one part of overcrowded London to another part, *e.g.*, Charing Cross to Hammersmith on the London boundary, 5½ miles, is 6d. return, or 1¼d. per return mile; but Hammersmith to Richmond, outside the London boundary, 4½ miles, is 9d. return, or 2d. per third class return mile. Similarly, Charing Cross to Richmond is 1s. 3d. return. With workmen's fares it is worse.

For example, while workmen can travel from the centre of London to the suburbs, inside the County of London, for 2d. or 3d. return, a through journey to Richmond costs 9d.; that is an increase of 7d. for a journey of 4½ miles, as compared with 2½d. for 5 or 6 miles in London, nearly four times the fare for less than double the distance.

This enormously increased rate for travelling beyond the London boundary, has in the past penalised all attempts to get from the crowded slums of London to the healthy country districts outside.

The census returns show that the normal flow and growth of the population beyond the London boundary, has been checked and restricted in certain districts by bad travelling facilities. The population of the outer ring (namely that belt of suburban districts which lies outside the boundary of Registration London, but is included in the Metropolitan Police District), has increased 45.5 per cent., that is from 1,405,489 to 2,044,553, but this rate of increase has varied from 20 per cent. in the Kingston Division of Surrey, to 110 per cent. in the Romford Division of Essex

The same returns show that inner London contains in round numbers 4½ millions of people crowded on 75,000 acres, whereas the districts served by the London United Tramways, in connection with the Metropolitan District Railway and Allied Lines, contain only 450,000 people spread over an acreage of 75,000, nearly all within ten minutes walk of the various lines.

The death rate in London is 50 per cent. greater than the death rate in the extra suburban area referred to.

Municipal Subsidies for Cheap Transit Lines.

(5) The following recommendation of the 1901 Joint Committee of Lords and Commons should be acted upon, although clauses to this effect were struck out of private Bills by Lord Morley in the session of 1902:—

"The Board of Trade should insert in each Tube Railway Bill a model clause based upon that in the Light Railways Act, with such

modifications as may be necessary, giving powers to the City, Corporation, or the County Council in the counties in which the railways would be constructed, *either to construct or aid in the construction of the lines.*"

Such powers would enable councils to encourage by subsidy, or otherwise, the prolongation of railways into districts thinly populated, and, therefore, suitable for the relief of congested districts, whereas in many cases, at any rate, a public company would not feel justified in extending their line till the population became greater.

The following suggestions of the London County Council with regard to workmen's trains are very instructive and important:

(*a*) That workmen's tickets be made available for return by any train carrying third-class passengers.

(*b*) That quarterly or monthly third-class tickets be issued to all stations.

(*c*) That all third-class trains arriving at London termini up to 8 a.m. be workmen's trains.

(*d*) That all third-class trains from London termini up to 7.30 a.m. be workmen's trains.

(*e*) That superior cheap trains at half fares be run to London termini from 7 to 9 a.m.

(*f*) That a model zone system be adopted for all future as well as all present Metropolitan railway undertakings.

The zone limit proposed was the limit of the existing workmen's train service, viz., 20 miles. The number of zones to be three, and each to increase in radius outwards, and the zone tariff to decrease in rate in the same order. The mean zone tariff to be 0·2d. per mile, as against an existing mean rate for all the lines of 0.32d. per mile, and a minimum of 0·093d. per mile on the Great Eastern Railway. The system proposed was as follows:—

Zone.	Zone radius. Miles.	Mean distance of zone, double journey. Miles.	Zone tariff for double journey.	Mean rate per mile of mean double journey.
First - -	5	6	1½d.	0·250d.
Second - -	12	17	3½d.	0·205d.
Third - -	20	32	4½d.	0·140d.
		Mean rate per mile, nearly - -		0·200d.

The Zone System, as adopted in Hungary, consists of 13 zones circling out from Buda Pesth. The first zone is 15·5 miles wide, and the others up to the 11th zone are each 9·3 miles wide. The fare is 5d. for each zone within this area. The 11th and 12th zones are 15·5 miles wide, and all beyond these are in the 13th zone. After the 11th zone the fare is 10d. per zone. It is possible, therefore, to travel 145·7 miles for 6/8. Before the adoption of the zone system, these railways paid only 3·48 per cent., and carried 5,648,000 passengers. After its adoption, they paid 6 per cent. in 1892, and in 1898 carried 33,146,000 passengers.

With these proposed cheap fares, and other reforms on existing and projected lines, the London working classes could reside in healthy suburbs in cottages, could pay the workmen's fare, and yet could obtain for their combined fare and rent a healthy dwelling, with just twice as many rooms as they could get for the same money in central districts.

CHAPTER XIX.

HOUSING LESSONS FROM OTHER COUNTRIES.

England has not very much to learn from either American or Continental examples in the matter of the housing of the working classes, as a glance at the death and disease rates of the great cities in those countries will quickly show. There are, of course, several striking exceptions, especially in the case of Germany, but speaking generally, the standard of domestic sanitation and of housing accommodation is lower in foreign countries; the type of dwelling in many small towns, as well as in nearly all large cities, is almost wholly confined to blocks of four or more storeys, and the number of rooms per family is consequently unduly small.

Improved sanitation, wider streets, slum clearance, and suburban expansion have, it is true, lowered the death rates of these towns enormously, but in spite of their highly organised medical and scientific staffs, appliances, and activities, most of them are less healthy than London, while in proportion to wages, rents are as high or even higher.

The double-decker tenement houses of New York and Chicago, are dearer and more deadly than London slums, while the working class suburban streets are badly paved—if at all—and lined with houses of cheap and inferior construction, having possibly another row of small houses on the sites of what ought to be their back gardens. Rents of from 3s. to 6s. per room per week are by no means uncommon.

Taking the figures for 1891 at random, it will be found that Berlin had no less than 367,000 families in 21,600 buildings, or an average of 17 families under one roof, not one family in 600 having a house of their own. The cellar dwellings of German cities varied from 36,542, or 6½ per cent. of the population in Hamburg, to 117,702 or 7 2-3rd per cent. in Berlin. In Breslau, Dresden, and Magdeburg, nearly half the population live in one roomed dwellings, if we do not count a small closet or half-room called a *zubehör*, which is a characteristic part of most German dwellings, and is not provided with any fireplace for warming or ventilation. Rents on an average take close upon one third of wages. The people of Paris live 30 to a house on the average, and in spite of the millions spent on improvements, have a death rate higher than that of London. The phthisis death rate in particular contrasts most unfavourably with London.

The large cities in nearly all these countries have recently grown very rapidly, many of them having doubled their population during the last 20 years, and all without exception have a housing problem to face more serious than that in this country. Although they can show very little worth copying in the matter of model working class dwellings, they have been making up a lot of leeway during the past 30 years in other respects, and a brief consideration of some of these activities may be instructive.

SANITARY ADMINISTRATION.

The Belgian Law of 1889 called into existence "Committees of Patronage," which are meant to stimulate the local authorities to a stricter observance of their duties, but they have no executive powers. They offer this advantage, however, in that they provide a field of activity for public-spirited citizens, where they can bring semi-official influence to bear on questions of housing and sanitation.

Each commune has its sanitary council, which is expected to look after the sanitary conditions of houses, and to make appropriate recommendations to the burgomaster, who, as regards household hygiene, has practically absolute authority. In towns of over 2,000 inhabitants, he is authorized to prohibit the occupation of houses that are in bad condition from defects of construction, or uncleanliness, want of light, improper drainage, or from any other causes which may compromise public health. At the expiration of one month from the date of his notification, a poster containing the words, "House interdicted on account of unhealthiness," is placed on the front of the building.

Upon demand of the Municipal Council, the Government may authorize the purchase of ground to make healthy, or to ameliorate either wholly or in part, an old quarter, or to construct a new one, under the supervision of a commission composed of five members, among whom are one public relief officer, a physician, an architect, and an engineer. The plan of the area has to show what has to be done with it after purchase, and a royal ordinance has to determine the conditions of sale of land not occupied by public streets.

The valuation for compulsory purchase is made by three experts, two chosen by the parties and a third by the judge for the particular district.

French Sanitary Law provides for the appointment in every community **(at the option of the Municipal Council)**, an unpaid commission charged with the duty of ascertaining and indicating measures indispensable for the sanitation of dwellings. Up to the year 1894, only eight out of over 36,000 of the administrative communes of France had organized commissions on unhealthy dwellings. The commissions are each composed of from five to nine members, and must include a physician and an architect or builder, as well as a member of the Public Relief Bureau, and of the Council of Experts where these institutions exist. The mayor is the president. The commissions visit places which have been pointed out as unhealthy. They make a full report of the causes and conditions of unhealthiness, as well as the remedies required.

At the end of a month from the delivery of their report, the Municipal Council consider the cases, and may order the necessary works to be done under penalty, but may not permanently close the house without a decree by the Council of the Prefecture. It is complained that the local authorities are slow to move, and that the machinery is cumbrous, slow, and ineffectual. There are Councils of Public Hygiene and Salubrity, designated for the arrondissements and the chief towns of each Prefecture. They consist of from seven to

fifteen members, appointed by the Prefect for four years, and then advice is asked in relation to the sanitation of houses or of localities. A superintending central committee on Public Hygiene, controls and instructs the local Councils. It does much the same work as is done in England by the Medical Department of the Local Government Board.

German sanitary administration is in the hands of the police authorities, assisted by either the municipal physician or an advisory sanitary commission, composed of representatives of the city government, physicians, and the chief of local police, who is the presiding officer. In Berlin, if a house proprietor finds any of his tenants maintaining dwellings in a filthy state, he is bound to warn them to clean up, and if they fail to comply, to turn them out without further ceremony. Should the landlord neglect his duty, an officer of the sanitary department will make a visit upon the complaint of the neighbours, and if he finds the house filthy, clean it at the landlord's expense. This method of dealing with persons of uncleanly habits is pretty effective in preventing the upgrowth of slums.

RECONSTRUCTION OF STREET SYSTEMS.

The most interesting work done in continental cities has been the reconstruction of the congested tangle of narrow, dark, and foul streets, which in many cases occupied the site of the old town, by the substitution of broad, well-planned, systematic thoroughfares, with ample water supply, good drainage, plenty of light, and a number of open spaces. Everything that stood in the way of the broad, straight course of the new avenues has been razed to the ground, and the street systems of the various cities have been made to conform to the courses of the great boulevards which have been run round and across them everywhere.

Paris has been the model in nearly every case, and it is safe to say that all European capitals, and most large cities, have been wholly or partly reconstructed during recent years in their external forms upon Paris models, so that their new quarters look like the inner suburbs of that city. It is well known how Baron Haussmann, in effect the permanent Mayor of Paris, appointed and supported by the authority of Napoleon III., so that he had practically absolute power, cleared away tens of thousands of small old houses, and laid out parks, open spaces, boulevards, and pleasure grounds by the hundred. Between 1851 and 1871 the cost of the improvements, after allowing for enormous recoupments by the sale of surplus lands, was over £48,000,000.

There is no law in France to permit of the compulsory purchase of insanitary areas, but there may be expropriation for cutting through streets or other works of public utility, and, if necessary, for securing new buildings, in accordance with hygienic requirements, adjoining property may be acquired. Some of the great boulevards of Paris have thus been constructed practically without cost to the city, because the extra land thus acquired has been so much enhanced in value as a building site, that the price received when it has been sold has been almost sufficient to meet the cost of public works.

This work has been continued at even greater cost since 1870, owing to the rapid increase of population, and the fact that many of the comparatively new quarters, which sprang up while the old ones were being remodelled, have already had to be subjected to the process of transformation.

In most continental cities, however, the dangers of allowing suburbs to grow up haphazard are now being recognised. Both the development of the new and the reconstruction of the old quarters are now subject to the provisions of careful schemes planned out beforehand.

Public regulations in Paris have now fixed the maximum height of buildings facing the main streets at 65½ feet; have prescribed the number of storeys; have compelled private builders to observe what is called the "raccordement et l'harmonie des lignes de construction," so as to preserve the marvellous and elegant regularity of the frontages; and have required the periodical repair, or repainting, of all façades, to secure the neat and fresh appearance of every street.

In Italian cities, new quarters have also to be constructed in accordance with similar regulations, and on what is known as the "piano regolatore."

The Building Regulations of Berlin govern and prescribe the strength and fire-proof qualities of buildings, their height with reference to the street width, and the harmony of the street frontage. They also require that one-third of every building lot should be left unbuilt upon; they forbid the construction of dwelling rooms with less than a prescribed minimum of cubic space, or lacking proper provision for daylight, ventilation, and heating.

In addition to this, the whole of the present and prospective area of Berlin and the adjacent districts has been planned out, so as to determine exactly what kind of houses landowners may erect. Thus, in one neighbourhood there may be workmen's dwellings, and in another detached villas, and no one may erect dwellings of the former type in the district of the latter.

In nearly all German towns the Town Councils now prepare very carefully thought-out plans, dividing the land in and round their district into zones, with provision for wide streets and open spaces, both planted with trees. In the zone most distant from the centre, only buildings of two storeys are generally allowed, and in proportion to its distance from the centre, each zone must have lower buildings, with less of its area covered by buildings.

The area thus planned out, contains as much building land as will probably be needed to supply sites for houses and other buildings during the next twenty years. In preparing the plans, the reasonable wishes of the owners of the land have every consideration, but the needs of the town and the health of its inhabitants are supposed to weigh most in arriving at a final decision.

A great deal of labour and study are devoted to the preparation of these plans by the able architects, engineers, medical men, and other experts, to whom the work is entrusted. Not only are the engineering

and architectural aspects of the matter dealt with, but full and elaborate opinions are obtained with regard to the hygienic, and even the artistic side of the work.

Some time ago the writer was asked by the Editor of the *London Echo* to contribute a short article indicating what was the immediately necessary practical step to be taken in England towards securing better housing conditions. In complying with this request, the particular measure advocated was the **purchase of very large areas of cheap land on the outskirts by the various Municipalities.** Although this policy has not yet been extensively adopted, it will possibly be forwarded by a consideration of what has been done abroad.

For some years many German towns have adopted the policy of steadily buying as much land as possible on their outskirts whenever opportunity has occurred to get it at a reasonable price. The success of this policy has been so marked that two years ago the Prussian Government issued a rescript to the provincial governors to use all their influence to induce all Prussian towns to buy as much land as they could obtain, and to retain possession of all they then held and should afterwards acquire. It is interesting to note (*Soziale Praxis, 25 Dec. 1902*) that apart from the influence of this rescript, the area of land held by 31 large towns in Germany varied from 10 to 365 square yards per head of population. Only seven of the 31 have less than 24 square yards per head, six have from 24 to 60, nine have from 60 to 120 (including Berlin, 85), five have from 120 to 240, and four have more than 240 square yards per head. Nearly all are actively increasing their holdings. Since 1890, Berlin has added 21.52 yards per head to its communal holding, while the other towns have increased their holdings by from 254 to 1,269 per cent.

Most Hungarian Towns are in the fortunate position (much advocated as desirable in England) of holding, as municipal property, the surrounding area, formerly common land used for village pasturage and fuel supply. This has practically destroyed land speculation, which is the curse of so many other large cities, and has kept the cost of sites down to a low figure. It will, of course, enable the local authority to control, in the most effective manner, any suburban building development that may be carried out.

A Great Improvement Scheme was initiated in Vienna by the Emperor about 40 years ago, when the fortifications that had cramped the city were pulled down and a fine circular boulevard was laid out round the city, from which other wide roads radiated in all directions. In order to encourage building, the houses built on the surplus land within five years were exempted from taxation for 30 years, and other houses built afterwards were granted similar exemption varying from 15 to 25 years. The result of this policy was to reduce overcrowding in Vienna below any other Austrian city, and to bring the proportion of families occupying one room down to five or six per cent., just half the proportion in London. The funds for meeting the exempted taxation were raised from the sale of State lands in conjunction with the municipality.

Naples is being transformed on a large scale at a probable cost of £20,000,000, towards which the Italian Government have already voted £4,000,000.

There is a dark side to most of these improvements, however, in connection with the density of population and the consequent overcrowding that have been brought about by the demolition of old working class dwellings at a far greater rate than the erection of new ones. This is the complaint not only in Paris, but in Milan, Rome, Naples, and the big German cities, to an equal or even greater extent.

Growing feeling against Block Dwellings.—Unfortunately, the block type of dwelling is erected only too frequently, even in these new suburbs, although there is a world-wide tendency on the part of housing reformers to urge the abandonment, as far as possible, of this type of dwelling (which simply *warehouses* the people) in favour of self-contained cottages, or at least cottage flats.

Dr. Fuchs, of Freiburg, a well-known German housing expert, only expressed the general opinion of the recent large International Housing Conference, at Dusseldorf, when he warmly approved the stand being being made in England against the block system, which has produced such injurious effects in Continental cities.

Mr. Robert Hunter, who has gained large experience as Secretary of the Chicago Tenement House Commission, is equally strong in condemnation of the American blocks. He says in a recent letter:—

> The sky-scrapers and the tall tenements are a creation of the devil. However they may be arranged, I can never see anything in them except a menace to the best family life and normal natural living among the people. I hope that you will do everything to prevent their growth in England.

The Suburban Question in Continental Towns.—Energetic steps have recently been taken to remedy this state of things by the provision of electric tramways and other forms of improved transit facilities, but in the absence of organised development of suburban cottage colonies the land speculator has obtained the lion's share of the benefits.

It is now well and widely recognised that the practical difficulties in the way of acquiring sufficient cheap suburban land must soon be drastically tackled, and that rationally planned systems of railways and tramways, at nominal fares, are essential to the success of any such developments. In one respect, German cities have set a good example by the annexation (in a municipal sense) of suburban districts to the large cities at such a rate as to double and even quadruple their area at a bound. Hence, the respective areas within and without the actual towns themselves are placed under one governing body, and treated as one organic whole, especially for purposes of locomotion. This has been accompanied by the establishment of tramway systems, under municipal regulation and control, specially planned to make easy the flow of population to and from the business centre, by a combination of radial and concentric routes along main arterial thoroughfares.

These lines are for the present under private ownership, but they are subject to regulations in the minutest details, and they will ultimately revert to the municipality without any large payment.

The experience of Frankfurt, as described by Mr. T. C. Horsfall, who has written several very able pamphlets on this aspect of the housing question may be of interest. He says:

Ten years ago the Mayor of Frankfurt-on-Main, seeing that manufactures were rapidly increasing in the town, felt convinced that the town would soon have to be greatly extended. He therefore induced the Town Council, and the Committees of the Hospitals which are connected with the town, to buy all the land which they could obtain, and a large amount was bought. Frankfurt, like all other German towns, makes very carefully thought-out plans for town extension, provlding for very wide streets, many of them planted with trees, and for many open spaces; and all builders are compelled to conform to these plans and to elaborate building regulations; and these plans and regulations are prepared in good time and apply to the belt of land surrounding the town. In the last few years there has been a very great demand for workmen's dwellings in Frankfurt. To enable the demand to be met rapidly, the Town Council are selling their land on Chief Rent for terms of eighty years, undertaking at the close of the term to pay one-quarter of the value of the buildings placed on the land; and because the land is the property of the town, and the houses built on it will eventually be so too, the Town Council is willing to lend all associations and persons who are prepared to build houses of the kind needed, and to comply with the Council's regulations, nine-tenths of the cost of building. The regulations require that every block of houses shall have gardens. Thus, not only is a large supply of good houses rapidly obtained, but, too, the town, the community of Frankfurt as a whole, will be enriched by the process by which many of our landowners have been enriched, and it is unquestionably very much better for everyone that it should be a town and not an individual who is so enriched. A very large number of good houses, weli provided with garders and on very wide streets, are now being built, the result forming a markd contrast with the badly built cottages at Miles Platting erected by the Manchester Town Council, and with the closely packed cottages arranged at haphazard on each side of narrow s'reets, which are now springing up in the growing districts of Manchester and Salford and in such suburbs as Gorton.

HOUSE BUILDING ASSOCIATIONS IN BELGIUM AND GERMANY.

There has been very little municipal house building in these countries, but a system of subsidising, supporting, and co-operating with private companies and semi-official associations has taken root as the main form of municipal action, and is gradually developing with more or less success. Originally, the chief form of activity was the promotion of schemes for making workmen the purchasers of their own dwellings, but in more recent years the comparative disadvantages of this course are being recognised, and the tendency now is to retain large quantities of house property in the hands of one association or company, and to *let* the dwellings to workmen.

Mention has already been made of the loans which may be obtained in the United Kingdom by similar bodies, under Sec. 67 of the Housing Act of 1890; and it is interesting to note that up to 1902 the Public Works Loans Commissioners have advanced nearly £1,500,000 to various companies and societies for the erection of workmen's dwellings.

Those who have had experience of asking for loans of this kind, say that the absence of red tape and needless restrictions on the part of

the Public Works Loans Commissioners is in marked contrast to the practice of other Government departments dealing with loans to municipalities.

A brief outline of the nature of the work being done abroad cannot fail to be instructive to those contemplating similar methods in Great Britain. The countries in which house building associations have flourished most are Belgium and Germany. Little has been done in France, and less in Italy.

Belgian Savings Banks and Loans to Building Associations.—The Belgian Savings Bank is not limited to securing the safe custody of the workers' money, but is utilised in stimulating the production of houses, and supplying the needs of the class which has contributed its funds. This it does by lending 10 per cent. of its funds to (1) joint stock companies and (2) co-operative societies, established for the purpose of providing or facilitating the provision of workmen's dwellings. The advances are made to societies under the "Companies Law," but they must not have a dividend over 3 per cent., and they must carry capital to a reserve fund. The loans are limited to houses on $\frac{5}{8}$ acre of ground, and the value of the building and site must not exceed £220. Applications for loans must be made through the "Committees of Patronage," which consist of competent, independent men chosen in each locality to look specially after housing and sanitary matters. Co-operative societies can borrow only a limited amount of money, proportioned to the value of the houses which they own, or have mortgage claims upon.

In the case of joint stock companies, the bank is permitted to make advances to the amount of one-half of the share capital subscribed, but not paid up. Thus, a company with a capital of 100,000 francs, of which 10,000 francs are paid up, may borrow 45,000 francs from the bank, so as to begin with a working capital of 55,000 francs. In other words, 100 francs paid up, will secure power to borrow 500 francs.

There are two kinds of societies at work.

Sociétés de Crédit (credit societies) simply borrow and relend to their members. They are favoured by loans at 3 per cent., so as to encourage individual ownership rather than renting "companies."

Sociétés de Construction (constructing societies) are such as build, purchase, sell, exchange, and let houses. They have to pay $3\frac{1}{4}$ per cent. interest.

Constructing societies have to pay into a sinking fund till the loan is reduced to half the value of the building. The remainder may be held on mortgage as a permanent investment.

Up to April, 1902, the various *Credit Societies* had received advances from the Savings Bank as follows:—

	francs.
106 Joint Stock Companies, about - -	41,000,000
8 Co-operative Societies, about - - -	2,500,000

At the same time, the *Constructing Societies* had received advances as follows:—

	francs.
33 Joint Stock Companies, about - -	2,025,000
1 Co-operative Society - - - -	66,500

The total number of loans granted by the Societies up to 1902 was for:

Joint Stock Companies - - - - -	18,243
Co-operative Societies - - - - -	903

and of loans of the first kind, 14,703 were additionally secured by life insurance, and 785 of the second kind.

House Purchase Combined with Life Insurance.—Working men borrowing money from credit societies, may repay loans in two ways, either by terminable rent charge at 4 per cent., plus about 2 2-5th per cent. sinking fund for 25 years, or else by an adapted method of life insurance. The latter method is the one most generally adopted. It is best described in the words of M. Lepreux, managing director of the National Savings Bank.

Suppose that a working man wishes to acquire a house worth 3,000 francs (£120). He is required to find one-tenth of that sum, that is 300 francs himself. That done, he is entitled to raise by loan from his society, a sum, which according to strict rule should be 9/10 of 2,700 francs. As a matter of fact, after the payment of the first premium upon his life insurance, it generally amounts to more. For if, to state an instance, the borrower is of the age of 30, and his loan is to run for 25 years, the aunual premium payable in respect of a sum of 2,700 francs will be 98.85 francs. The loan which he has received will be increased by nearly that amount, and accordingly, come to be nearer 2,800 francs than 2,700 francs. It should be easy to understand why this is so, if it is borne in mind that the premium is payable every year in a lump sum at the beginning of the year. Since our working man needs all the 300 francs that he is supposed to be possessed of for the acquisition of his site, the credit society will necessarily have to advance the first premium, and so bring up its loan by the same amount. Suppose that the sum borrowed—and secured only by mortgage—is only 2,700 francs, the borrower's account will, in the event of his death, while his debt is still running, close with, to him, an adverse balance. That means that his house will not have been fully paid for, and his widow will remain the society's debtor. Such contingency it is most desirable to avoid. And to avoid it, it is that the combined method of mortgage debt, coupled with life insurance, has been resorted to.

We will assume that the sum lent is 2,800 francs. The society will secure itself by a mortgage on the house, and it will also enter into a contract with the Insurance Society, making itself the beneficiary in an insurance of the borrower's life, which itself effects, for the sum named. Under this agreement it advances the first premium of, say, 98.36 francs—being covered for the whole amount advanced by the policy.

The borrower, on his part, undertakes to pay to the Society, while the debt runs:—

(1) Interest on the loan, say at the rate of 4 per cent. ergo ...	112 francs.
(2) The premium due on the policy, say	98 36 francs.
	210.36

He will discharge this debt by monthly payments, substituting (by agreement) a full franc for every fraction, that is, accordingly, 18 francs (in lieu of 17.53 francs).

To make the matter fully clear, here is a two years' account of a supposed borrower. We will suppose that the borrower died in the third year.

1902.	DEBTOR.	Fr.	CREDITOR.	Fr.
Jan. 1	Amount advanced including first insurance premium	2,800	Monthly Payments. 18 x 12	216
Dec. 31	Accrued interest	112	Balance remaining due ...	2,096
		Fr. 2,912		Fr. 2,912
1903.			Monthly Payments.	
Jan. 1	Balance carried over ...	2,696.00	18 x 12	216.00
	Insurance premium ...	98.36	Balance remaining due ...	2,690.13
Dec. 31	Accrued interest	111,77		
		Fr. 2,906.13		Fr. 2,906.13
1904.			Monthly Payments.	
Jan. 1	Balance carried over ...	2,690.13	18 x 12	216.00
	Insurance premium ...	98.36	Death of borrower in December.	
Dec. 31	Accrued interest	111.54	Payment of insurance ...	2,800.00
		2,900.03		
	Balance due to borrower ...	115.97		
		Fr. 3.016.00		Fr. 3,016.00

It will be seen that, upon the occurrence of the borrower's death, not only is his account fully balanced, but his widow becomes entitled to a balance in cash of 115.97 francs.

There appears to be no occasion for insisting upon the benefit which is bound to result, alike to lending societies and to the families of borrowers from resort to the combined method of repayment and life insurance. But it may be as well to point out that those advantages are purchased at the cost only of a very slight addition to the ordinary redemption charges. In the above case the borrower is taken to pay at the rate of 18 francs per month. Without insurance he would have had to pay 15 francs (including sinking fund). The difference, accordingly, is only 3 francs, say 75 centimes (7½d.) per week.

In Holland, municipalities are authorised to assist the provision of workmen's dwellings by means of

(*a*) Grants of land to serve as sites.

(*b*) Facilities in respect of the formation of new streets and sewers.

(*c*) Loans of money at low interest, which may be obtained from the Government if the Municipality is deficient in funds.

They are empowered to effect compulsory purchase of houses unfit for human habitation at the value of the materials only.

They can also prescribe plans which have to be followed in building.

A new law has just been passed enabling co-operative and other building associations to borrow money at low interest from public sources.

GERMAN HOUSING ASSOCIATIONS.

The social legislation, which has in Germany secured pensions for old age and permanent disablement to working men, has in the process at the same time accumulated enormous sums of money which might be made serviceable in providing plentiful and cheap credit. As sanitary and cheap dwellings must mean less illness and premature decay to

working men, it was only natural that one of the first uses to which this fund was put was to lend money for assisting the provision of workmen's dwellings.

At first the directors tried lending money direct to workmen, but this was inconvenient and inefficient. Next they tried lending it to employers, rate levying corporations, and local savings banks. In the end, it was decided to transfer part of the initiative in assisted house building to co-operative housing associations.

The various funds may now, if they chose, invest the *whole* of the money collected in housing operations—namely, one-half within the Trustee Funds limit, and the other half beyond.

Co-operative Building Associations in Germany have advanced by leaps and bounds since 1890. At the close of 1889, there were only 38 of these societies, with property probably worth only about £100,000. Now there are 420 such societies, which have created house property of a value exceeding £3,000,000.

Two of the most active societies are those of Dusseldorf and Frankfort, whose work consists of—

(*a*) The diffusion of information on housing matters;

(*b*) The giving of practical advice;

(*c*) The conduct of enquiries into various housing cases and problems;

(*d*) The collection, preparation, and supply of designs, rules, and other materials for general use.

These societies get advances up to 97 per cent. Employers of labour take shares and debentures in them. Corporations are able to take shares, and to exempt from stamp duties, law costs in court, and certain taxes those societies which will limit their dividends to 4 per cent., and sell only to their own members.

They can borrow money on mortgage at from 3 to $3\frac{1}{2}$ per cent. The Prussian Government, which has expended £1,000,000 since 1895 in aiding the supply of dwellings for its workmen, has laid out fully a third of this through building associations, and smaller amounts have been similarly spent by the other German Governments. The advantages of such an intermediary in connection with house building and management are obvious in the case of dwellings built for the employees of large industrial undertakings. Instead of the workman being liable to be turned out of his house in the event of differences with his employer, he is secure in his home so long as he pays his rent. He can also have a voice in the management of the building scheme, and will thus take greater interest in the property.

It may be added, however, that there are many limitations and possible dangers attending the Building Association movement, and the contention is already popular and growing in favour that municipalities should do more in the matter of housing. As a rule,

municipal house building in Germany has been simply for municipal employees, but one or two interesting schemes have been carried out.

Dusseldorf is a German city with a population of 200,000, and it presents many interesting features well worthy of imitation. So far as workmen's houses themselves are concerned little is to be learned, inasmuch as they are of the Scotch block or tenement house type, with shops on the ground floor. Municipal houses, which are much sought after, have been erected in Louisenstrasse at 22/- per month for two rooms, and 30/- per month for three rooms.

The Trade Union Societies have erected similar houses on the municipal model. They provide a kitchen, which is kept very clean; a bedroom, generally with two beds; a living room, with provision for sleeping accommodation; and a neat little scullery. The stoves are of iron, either enamelled or faced with earthenware, and they stand in the room with a pipe outlet instead of the usual fireplace and chimney flue which are always found in England.

Dusseldorf has much greater freedom than English cities in carrying out housing and improvement schemes, inasmuch as the municipality is not hampered by central red tape; it can borrow freely for 100 years or more, and it can acquire land compulsorily in connection with improvement schemes by the simple process of asking for the appointment of an independent arbitrator, who hears the case for the Council and the owner, and fixes the price; the whole without any Parliamentary or State veto.

In one respect it is on the lines of the proposed Garden Cities, as the numerous factories are placed in the outskirts, isolated to a great extent from the dwelling houses, which are situated among squares, promenades, trees, gardens, and a large park in the centre, and connected by electric tramways, so that the workmen go out of the centre where they live to the outskirts where they work, for a maximum fare of one penny at any time during the day.

At **Frankfort-on-Main** the International Building Society has been formed, and has acquired and prepared 24 acres of land by making the roads, sewers, etc. The municipality guarantees interest on the shares of the Company at 4 per cent., and after exercising from the first a direct control over the Company, it acquires bit by bit the whole of the Company's interest.

This parent company constructs the streets, and will maintain them for five years. It has also agreed to construct for the sum of £155,800, 100 three room dwellings at £27 per annum, 400 two room dwellings at £18 per annum, 92 two room dwellings in the mansards at £16 10s. per annum, 170 one room dwellings at £9 8s., or a total of 772 dwellings with 1,454 rooms at an average cost of £107 per room, and let at 3s. 8d. per room per week. It does this by promoting a 'sub' company, with limited liability, and a capital of £45,000. This latter company undertakes to construct the dwellings within three years, and the Municipality guarantees interest at 4 per cent. on £170,000

debentures issued by it, thus securing a total capital of £215,000. The town at once acquires shares for £5,450 in this company, so as to exercise its influence in the Council of Administration, and it also secures a further share in the benefits of the company as follows:—

(*a*) From 1904 to 1935, a fixed sum of £300 a year must be *first* paid to the town, and after payment of a maximum dividend of 4½ per cent., the balance must also go to the town.

(*b*) The extinction of the loan *can* be effected in 1909, after six months notice, and *must* in any case be begun in 1935 at the rate of one per cent., and must be completed in 40 years. Thus in 76 years at the outside the town will acquire everything.

The total area of the land is 24 acres, of which about 8 acres are reserved for streets and places, and 16 acres for building. Only 12 acres is used for workmen's dwellings, and the land forms the subject of the contract with the town. The other 4 acres are left to the International Building Society to put up what buildings it pleases.

SUNDRY HOUSING SCHEMES.

At **Nuremberg**, 57 dwellings have been recently built in a similar way for municipal employees, at a cost of £18,570. Each dwelling consists of a *rez de chanssée* and two storeys. Each storey has two or three rooms and a kitchen. The town lent the capital at 3½ per cent., and gave the site at the nominal price of 50 pfennigs a square foot, with roads and sewers complete. The rents are fixed to cover the cost of construction and maintenance *only*. The town will systematically purchase shares until it has more than half. It exercises control over the rents and general management.

Many of these associations in the provinces have copied what is known as the Mulhouse type of house.

The Mulhouse type of Dwellings consists of four houses in the centre of a plot of ground grouped together at the angles of the structure, and separated by interior walls at right angles, thus giving two exposures to each house, and permitting openings on two sides, a kind of modified back to back dwelling. The plot of ground, containing about 1,800 square feet, of which the building occupies 350 square feet, is also divided into four parts. Each house is two storeys high, and the exterior walls are covered with rough mortar. Each house is 20¼ft. by 17ft., and contains four rooms with an attic and cellar. The cost of building is about £100 per house, and the cost of site, £10. The rent is about 3s. per week. Other houses are built grouped as above, but have only one storey.

The tenants may become proprietors in fifteen years by paying about 1s. 3d. per week extra on their rents. The sale of houses has had an unfortunate effect, inasmuch, as after a time, usurers got possession of many and exploited future tenants for all that could be got from them.

Overcrowding has been prevalent, no less than 7,642 persons living in 1,028 houses, one third of which were of only one storey.

The great Krupp firm at Essen have erected dwellings of various types for nearly 30,000 persons at Essen in connection with their factories. They shew a steady improvement in type and appearance from the ugly blocks of the early years to the more modern houses artistically built for two families, and surrounded by garden space, trees and flowers. The colony at Alfredshof, for aged or convalescent workers, is very artistic, and to a great extent similar to Bournville.

Taking two typical dwellings, we find that a semi-detached dwelling contains the following provisions for each of two families:—

Living room, 173 square feet; kitchen, 195 square feet; two bedrooms, 154 to 195 square feet.

The cost of the houses is £468 the pair; that is, £58½ per room, or £4 per square metre of floor space, or 10/2 per c.c. in space.

An ordinary four-roomed cottage cost from £15 to £25 for site, and £185 for building, or a total of about £210. The rent varies from 4/- to 4/6 per week, *without* taxes, etc.

At Noisiel, in France, M. Menier has provided 295 semi-detached cottages for his workpeople. The houses are two storeys high, and are built of brick on a foundation of stone, with tiled roofs. They are situated on lots about 100 feet square, leaving open space at the side and rear for a vegetable garden. The accommodation consists of a cellar, kitchen, living room, and two bedrooms, with an attic for storage. A shed is erected, as an annex, in the rear, from which a door opens into the kitchen. The cubic space of a kitchen and three bedrooms is about 5,125 cubic feet. The cost per cottage was about £200, and the rent, which is fixed at about 3 per cent. gross, is 2/4 per week. The land tax, at 12/3 per annum, the door and window tax, at 15/- per annum, and other charges, which amount to about half of the gross rental, are borne by the owner, who also furnishes water, provides free schools for children, free medical attendance and relief, besides baths and literary and musical entertainments, at a cost of over £2,500 per annum.

The tenants are not allowed to become purchasers, as the proprietor thinks they would in time get into the wrong hands, and in any case it would be impossible for him to secure their proper use. As an alternative to this, rents are lowered, according to a fixed scale, after ten, fifteen, and twenty years' service. These cottages have been built and maintained from philanthropic motives, but the proprietor believes that the results which have been reached fully justify the expenditure on economic grounds.

A careful examination of the cost of building and cost of sites in Continental countries shews that they are only slightly lower than in England. They bear, in fact, just about the same proportion to wages.

CHAPTER XX.

MISCELLANEOUS PROPOSALS AND INFORMATION.

The various proposals for dealing with the House Famine arrange themselves mainly under the six following heads:—

1.—Cheaper money and more of it.

It has been frequently pointed out in the foregoing pages (especially pp. 160-165) how the annual payments for interest on and repayment of money borrowed by local authorities for housing purposes vary from 40 to 60 per cent. of the rent, and are far in excess of what they might be and ought to be. The required cheapness may be effected in two respects. The more important and effective of these is the issuing of Government housing loans at a low rate of interest, but while public opinion is rapidly growing in favour of this proposal, it has not secured so much Parliamentary and official support as the less important proposal of extending the period of repayment. It is, however, gratifying to note that while there was a large increase for the year 1901-2 in the rate of borrowing under Part III of the Act of 1890, there was also a slight increase in the length of the period granted for repayment.

The figures are as follows for the year 1901-2 (excluding London):—

7	loans for land purchase,	60 years - - -	43,645
7	,, ,,	50 ,, - - .	161,532
16	,, for erection of buildings,	40 years - -	229,751
6	,, ,,	30 ,, and under -	33,424
		TOTAL - -	£468,352

If this sum is compared with £825,829 borrowed during the preceding ten years it must be admitted that some municipalities are rapidly becoming more alive to a sense of their duties in respect of the housing of the people, and that even the red tape of the central government is somewhat relaxed.

2.—Cheaper land and more of it.

Attention has been frequently directed to the excessive cost of much of the land that has been used for housing purposes, but it is equally important to bear in mind how very limited in quantity, even in country districts, is the land allocated for the sites of workmen's dwellings.

The various proposals for securing large quantities of land for sites at lower prices are dealt with hereafter, but it is necessary to point out that the acquisition of such sites ought to precede or, at any rate, accompany any measures under the next heading.

3.—Cheaper transit and more of it.

In the preceding chapter this aspect of the question has been very fully gone into, and will not need to be further referred to here except to emphasise the extreme importance of securing that it should go hand in hand with schemes of land purchase on a very large scale in the outer areas.

4.—Cheaper building, and more—*of the right kind.*

It has been shewn in pp. 157-160 and elsewhere that cheap land is essential to the erection of cheap types of houses, and it only remains to urge that facilities should be given for the encouragement of all building agencies, individual, co-operative, and municipal, so long as they will erect houses of a suitable type and let them at reasonable rents.

5.—Complete or partial exemption of workmen's dwellings from rates and taxes.

The removal of taxes from food has cheapened the price, added to the quantity, and improved the quality of that consumed by the working classes. It is equally obvious that the removal of taxes from dwellings would tend to cheapen the price, add to the quantity, and improve the quality of the rooms used, and therefore the air consumed by the workmen and their families.

It has already been shewn that from 15 to 30 per cent. of the rents of workmen's dwellings consists of rates and taxes, and it is suggested that partial exemption from these charges should be granted on a sliding scale (varying inversely as the rental) to municipalities, companies, landowners, and others, letting sanitary cottages below a certain *standard rental per cubic foot of air space supplied.* In order to provide the local and national revenue thus lost, it is suggested that the money should be obtained by a tax on land values, or by a municipal sur tax on the Death Duties.

6.—Municipalities should be assisted, encouraged, and compelled to take action under *all* parts of the Housing and Sanitary Acts.

A number of suggestions have been made in the foregoing pages as to the ways in which this may be done, but it is essential that some responsible central body, preferably a permanent Housing Commission, should be formed, and charged with the inspection, direction, and ultimate control of all forms of housing work.

TAXATION OF LAND VALUES.

Of all purely legislative, as distinguished from administrative, housing reforms, the one that finds most favour among politicians is that embodied in the proposal to levy rates and taxes on **land values.** The present method of raising local revenue is by rates levied on the total *ratable value* of occupied premises, *i.e.*, the value of the premises as a whole, land and buildings together, if occupied. The proposal is to make a separate assessment of *land values*, *i.e.*, the values of sites, irrespective of the buildings upon them, and to transfer the burdens of local rates on to such land values.

It is claimed, in the first place, for this measure, that it will break down the "corner" which is unduly inflating the prices of urban land; and, in the second place, that it will reduce rents by relieving buildings of that charge for rates, which, as has been shewn in Chapter XIV., varies from 1d. to 1/- per room per week, and averages in most urban districts outside London about 1/6 per dwelling per week.

The practicability of a separate land assessment has been often debated, but it is a very common thing for it to be made in actual fact. As to the amount of income that would be derived therefrom, it is estimated that while the total rates of London are about £11,000,000 per annum, its annual value is about £16,000,000, and its total ratable value in land and buildings, about £44,000,000. In the case of smaller towns, it may be assumed that the site value is about one-fifth of the total ratable value, so that if all site values were rated, the ordinary occupiers would have their rates reduced by from 1s. to 2s. in the £.

How the Rating System affects Building and Rents.—The way in which it is claimed that this reform will operate, may best be described by the following extracts from a leaflet issued by the Liberal Publication Department at the last General Election.

If we pass through the outskirts of any of our great centres of population, we see pieces of land left practically derelict, with perhaps an old horse grazing there disconsolately, or a few hens investigating a rubbish heap. A little further we see houses being built and roads being laid out. We know that still more houses are badly wanted, and we wonder why the land between is not being utilised.

One of the reasons is that it is the policy of many of the owners of such land to "hold it for the rise." And this policy is directly encouraged by our present system of rating, which classes such land as agricultural, and rates it on that basis at (say) £3 or £5 an acre, while it could be let for building at £50 or £100 an acre, and is daily acquiring a bigger and bigger value owing to the increasing pressure of population. And even the amount of the rates on the agricultural value of such property has been reduced by half by the Agricultural Rating Act. If the land is not in occupation at all, it is marked "void" in the Rate Book and pays no rates whatever.

In consequence of the immunity from rates granted to land which is withheld from use, the price of building land everywhere is artificially enhanced. At the same time the crushing burden of rates which is imposed as soon as the land is built on, further increases the amount which has to be paid by occupiers of houses.

Take an imaginary but typical instance to show the working of the present system. Take two acres, side by side, somewhere on the outskirts of a growing neighbourhood. Call one Blackacre, the other Whitacre.

The two acres, land for land, site for site, are similar, and each could be let for building at, say, £30 per year.

Blackacre is being held idle. It could be let for building at £30 a year, but the owner prefers to stand out for a further rise. Meanwhile, its grazing value is £3, and it is rated at £3. Rates are, say, 5s. in the £; 5s. in the £ on £3 = 15s. Half of this amount is remitted by the Agricultural Rating Act, and Blackacre pays 7s. 6d. in rates.

Now turn to Whitacre. The land value is the same, viz., £30 per annum. But the owner of Whitacre has had ten houses built on it—say, ten cottages, the ratable value of each is, say, £24 gross, £20 net. The total ratable value of Whitacre thus becomes £200. And its rates at 5s. in the £ will amount to £50.

Whitacre, with a land value of £30, has to pay £50 in rates; Blackacre, with the same land value pays 7s. 6d.

The owner of Blackacre, for his services in holding up his land for a speculative profit, is rewarded by exemption from rates; the owner of Whitacre, for allowing houses to be built on his land, is fined to the tune of £50 per annum. Such a burden, of course, immensely increases the cost of occupying the houses that are built.

The result is that only such land can be developed and let for building as is suitable for houses which command a rent high enough to cover the amount of the taxes, and much land that is suitable for cheap houses, such as are required by the working classes, cannot be utilised. This is really bad for landowners themselves as a class, because the development of building estates is hindered and the period of "ripening" is unduly prolonged. It may be advantageous for the owners of central sites that progress and development on the outskirts should be arrested, but it is bad for everybody else, including the owners of land on the outskirts.

Thus do our present rates penalise and deter development where it is most necessary, while they protect the policy of obstruction, whether it is due to the greed of the speculator or the selfishness of the dog-in-the-manger.

What, then, is the remedy? The remedy is simple. For our present rates we should substitute the taxation of Land Values. An assessment must be made of the unimproved value of land everywhere, *i.e.*, the value of the land apart from any buildings or fixtures or improvements. The tax, then, must be levied on the true land value, whether the land is in actual occupation or not, and whether or not it happens at that moment to be "ripened" for sale in building plots.

Under the pressure of the tax, more land would be thrown on to the market, and land everywhere would be obtainable on easier terms by those who wish to use it. Sites now unused would be put to fuller use.

If land were taxed according to its true value, there would be a re-adjustment of the burden of taxation as between different districts, which would have a most beneficial influence in stimulating building enterprise. Heavier taxation would fall on the fully developed sites at the centre, while the outer districts would be relieved from the burden which now hampers this development.

Let us take an illustration. Suppose two properties—each of the present "ratable" value of £100, one of them in a central position, the other on the outskirts. If we were to separate the £100 ratable value in the two cases into its component parts, we should find that the land value and the building value bore a different proportion to one another in the two cases. On the outskirts the land value would be, say, £20, and the building value £80. At the centre the land value would be £80, and the building value £20. At present they are both rated on the same value, £100. If land value were substituted for "ratable" value for the purposes of local taxation, the central premises would pay on £80, and the suburban on only £20. The advantage of this change would be twofold. The increased burden would be no harm to the fully developed central site, which ought indeed equitably to bear it. So far from hindering such sites from being developed, the pressure of the tax would be salutary in securing that such sites should be properly utilised. On the other hand, the site on the outskirts, being freed from a burden which ought not to be imposed on it, would be developed in double quick time.

Again, we should be freeing buildings from the burden of rates. By levying rates on buildings, we make buildings dearer, and the inevitable consequence is that fewer are built. Under our present system of rating, builders cannot afford to build, because occupiers cannot afford to occupy so many or such good houses as they could if buildings were not liable to be rated. If we cease to levy rates on the value of buildings, we shall remove the first of the two main causes of the dearness and scarcity of houses.

It would be easier to establish factories and works in new positions without being harassed by extravagant demands on the part of landowners, and the expansion of over-centralised industries would relieve the pressure of population in our crowded centres.

Similar views are put forward by the Land Restoration League, the League for the Taxation of Land Values, and, with certain modifications, by the Land Nationalisation Society.

Tax and Take Proposal.—This last named Society, however, is more closely identified with the advocacy of a policy sometimes described as "Tax and Take." Briefly, the suggestion is that all land should be assessed by its owner for purposes of local and imperial taxation, and that the State or the municipality should have the right to purchase such land by compulsion on the basis of its value as thus declared by its owner. A perfectly fair assessment and an equally fair purchase price in the event of its acquisition for public purposes would thus be secured. If any owner declared too low a value so as to escape his fair share of taxation, the public would be able to buy the land at a very low price. If, on the other hand, he declared an excessive value to prevent his land being acquired for public purposes, he would have to pay an equally high contribution towards the rates.

Rating of Vacant Sites.—The Royal Commission on the Housing of the Working Classes, in 1885, recommended the rating of site values of vacant land on 4 per cent. of its selling value, and they made the following statements:—

Your Majesty's Commissioners must observe with reference to Lord Shaftesbury's Acts, and to nearly every proposal for improving the dwellings of the working classes, as well as to other local improvements, that the present incidence of local taxation stands seriously in the way of all progress and reform. . . . . At present, land available for building in the neighbourhood of our populous centres, though its capital value is very great, is probably producing a small yearly return

until it is let for building. . . . . The owners can thus afford to keep their land out of the market, and to part with only small quantities, so as to raise the price beyond the natural monopoly price which the land would command by its position. Meantime, the general expenditure of the town on improvements is increasing the value of their property. If this land was rated at, say, 4 per cent. on its selling value, the owners would have a more direct incentive to part with it to those who are desirous of building, and a two-fold advantage would result to the community. First, all the valuable property would contribute to the rates, and thus the burden on the occupiers could be diminished by the increase in the ratable property. Secondly, the owners of the building land would be forced to offer their land for sale, and thus their competition with one another would bring down the price of building land, and so diminish the tax in the shape of ground rent, or price paid for land which is now levied on urban enterprise by adjacent land-owners, a tax, be it remembered, which is no recompense for any industry or expenditure on their part, but is the natural result of the industry and activity of the townspeople themselves.

A Prussian Experiment.—Landed property round the cities in Prussia must be declared according to its speculative value as building land, if it has such value at all, and a property-tax of 1-2,000th part of such value has been levied. By the Act of 1893, the right of levying land taxes has been transferred to the Municipalities, who are empowered by the same Act to assess the real value instead of the yield. The city of Dusseldorf has resolved to levy a rate of 2 per mille of the real capital value of all property within the borders of the city.

From tables prepared by the Burgomaster, it appears that agricultural land close to the building area pays about five times as much tax on the new basis as it formerly paid on the old system. Certain speculative building land, mostly used for agricultural purposes, pays about 30 times as much as formerly. Certain workmen's dwellings occupied by the poorer classes, on the other hand, have had their taxes reduced by about 40 per cent. The average taxes of purely agricultural land are also slightly lower, while large houses pay somewhat more than formerly.

The system of rating vacant land has also been adopted by Breslau, Charlottenburg, Crefeld, Elberfeld, Kiel, Wiesbaden, and other towns. In Breslau, when this method of rating was begun in 1900, the land speculators, who had cornered suburban land, had to pay an increase of rates of £15,250 a year. In Dortmund, one land speculator, who used to pay 3s., had his rate raised to £50. In Halle, an owner of building land worth £55,350, who now pays a rate of £1 14s. a year, will have to pay £179. It is interesting to note that appeals against assessment are less frequent than under the old system. In Cologne there were only 174 appeals against 30,000 assessments, where formerly there were 2,703 appeals against 21,192 assessments.

Colonial Taxes on Land Values.—In 1891 the New Zealand Government placed a tax of 1d. in the £ upon land values, heavily graduated against large estates, but exempting those below about £500. In 1896 was passed the Rating on Unimproved Values Act,

which gave Municipalities local option in local taxation law. In 1899 this Act was amended so as to become operative with a bare majority of those voting, and it is now in force in upwards of 40 districts.

In New South Wales a tax of 1d. in the £ on land values was imposed in 1895.

In all cases, although the tax is so small, building has been decidedly stimulated.

In Queensland a law was adopted in 1890, making the rating of land values for local purposes compulsory throughout the Colony. In 1893 South Australia passed a law giving local option in the rating of land values, and this law was strengthened in 1901. The principle has therefore received considerable legislative endorsement.

Exemption of Municipal Dwellings from Rates.—It has already been shewn that several towns, in carrrying out municipal housing schemes, have decided not to burden the tenants with all the charges which the law allows them to impose, and the experience of the little town of Wellington, in Shropshire, may be interesting in this connection. The Council was evenly divided as to the scheme it should adopt, and it was agreed to obtain the decision of the ratepayers at a town's meeting. This was held in January, 1901, when Mr. J. W. Clift, Chairman of the Housing Committee, explained the scheme in its financial aspects. The principle he claimed was this:—Granted that the need for workmen's dwellings was urgent, owing to the dearth of houses and to the unsatisfactory state of many of those in existence, a danger to the public health was thus established, and ought to be removed even at some expense. It was, therefore, not unreasonable to ask the ratepayers of the town—

(a) To allow a slight charge on the rates during the first year (*i.e.*, during construction and until the rents began to be available), and

(b) To permit the rates chargeable on the houses to be, so to speak, earmarked for the purpose of making good the annual deficiency that would otherwise arise. As a fact, the amount of the urban rates just enables the balance sheet to be struck without any direct charge on the rates.

In other words, the ratepayers were asked to forego the increased receipts to the rate fund which would have accrued had the houses been built by private enterprise, on condition that the rents should be so fixed as not actually to take any money out of the ratepayers' pockets for the scheme. Of course it was admitted that in theory every part of a town should bear its proportion of expenditure, but it was seen that the erection of fifty houses on this plan would not materially increase the town's expenditure on public works, and that, on the other hand, the dwellings would be creating a handsome sinking fund by annual contributions towards the repayment of the loan. A triumphant majority was secured for the proposal, and the scheme is now being carried out. Sixteen houses have been built at an average cost, including land, under £200 each, and they are all occupied at a rental of 5s. per week. This scheme is all the more interesting because its chief promoter has also recently built some 33 cottages on his own account, all provided with baths and let at low rents.

PARLIAMENT AND HOUSING LEGISLATION.

In 1901, the London County Council promoted a Bill which proposed to levy a rate of 2/- in the £ on the site values of London, which were estimated to be about £16,000,000 a year, but no progress was made in Parliament. The Glasgow City Council have also brought forward a Bill for taxing land values, and although it has little prospect at present of getting through Parliament, a very large number of municipalities have petitioned in favour of it. It proposed to levy a rate of 2/- in the £ on a ratable value equivalent to 4 per cent. of the capital value.

Committee on Rehousing of the Working Classes.—During the year 1902 two useful committees were appointed by Parliament to deal respectively with—

(1) The rehousing obligations of railway companies, and others, who demolished workmen's dwellings;

(2) The extension of the period of municipal loans, especially in connection with housing schemes.

The first Committee was appointed owing to action taken by the Hon. Claude Hay, one of the most active and capable of the younger Conservative members, who called attention in a most effective manner to the neglect of rehousing by one of the biggest railway companies.

After hearing considerable evidence, the Committee made the following recommendations:—

(1) We submit two model clauses and three corresponding standing orders, which we recommend in place of the present model clauses and standing orders, 38 and 111 (H. L.), 38 and 163A (H. C.), dealing with London and all places outside London respectively.

(2) We suggest that the model clauses be embodied in a public general Act of Parliament.

(3) After hearing evidence and consulting the officials of the Home Office and Local Government Board, we have come to the conclusion that in London it is desirable that every case in which houses of the labouring class are proposed to be taken should be notified to the central authority, while outside London it is sufficient that the attention of the central au hority should be called to cases in which thirty persons belonging to the labouring class are displaced in one borough, urban district, or rural parish, as the case may be.

(4) In settling schemes for providing new houses in place of those demolished, we think it advisable that the central authority should exercise a full discretion.

(5) We recommend that the new houses to be provided be suitable for persons of the labouring class, and not too ambitious in character and design. We attach much importance to these conditions.

(6) It will be observed that the area under a scheme is left by us wholly to the discretion of the central authority. It may be, and we think will be, found expedient in some cases to erect the new houses at some considerable distance from the houses demolished and not necessarily within the jurisdiction of the same local authority.

(7) We recommend that in London the central authority be empowered to fix all rents for the new houses.

On this point we are not agreed. The above decision was arrived at on a division by six votes to three.

(8) In regard to Ireland and Scotland, we were informed that neither the Lord-Lieutenant of Ireland nor the Secretary for Scotland desired to make any suggestions to us. So far as we can judge, our recommendations for places outside London are, with the necessary alterations, suitable for Ireland and Scotland.

These recommendations should be compared with Chapter VI.

Committee on Repayment of Loans.—The second committee was appointed as the result of an amendment to the address moved by Dr. T. J. Macnamara, a new member on the Liberal side, who has made his mark on more than one social question during the past two sessions of Parliament.

The committee have made the following recommendations :—

(1) That subject to the acceptance of the instalment system of repayment (see p. 162), the maximum period allowed in the case of loans under Part III of the Act of 1890 for *sites* for dwelling houses, should be extended to 80 years, provided that the fixing of the exact period within that maximum for each of such loans is left to be decided by the sanctioning authority, after consideration of the situation of the land, the price given for it, and all the circumstances of the locality.

(2) With regard to building loans, the committee considered that the statutory maximum of 60 years is the longest term that can be allowed for loans under Part III, and within this maximum they did not think that any one period for repayment could be decided upon which would be universally appropriate. They were not prepared to say that the period of 40 years, usually allowed by the departments concerned, was either too long or too short, and each loan must be separately considered. The department concerned should in each case take into consideration not only the question of how long the buildings which are to be erected will remain in existence as dwellings, but also the question of how long the effective demand for dwellings of the proposed type in the proposed position will continue.

The proposal for extending the period of repayment of housing loans to 100 years in the case of land, and 60 years in the case of buildings, has received the support of all the large workmen's organizations, of the Association of Municipal Corporations, and of the Sanitary Institute, but doctrinaire theorists have up to the present succeeded in preventing any material concession being made, and although Members of Parliament have *talked* very sympathetically about housing reforms, the division lists show that they are very chary of giving their *votes*.

Taken altogether, the report of the Committee has been very disappointing to municipalities and housing reformers throughout the country, and it has strengthened the demand for government housing loans at low preferential rates of interest.

Committee on Savings Banks Funds.—A Special Committee was appointed in 1902 to inquire into the general condition of savings banks and the authorised investments of their funds, which amount in the aggregate to nearly £200,000,000, of which amount, about £85,000,000 were in consols, the rate of interest in which will be reduced after April, 1903, from $2\frac{3}{4}$ to $2\frac{1}{2}$ per cent. It is estimated that this and other reductions in the rate of interest will cause deficiences of about £1,860,000 in the next six years in the income account of the funds. It was suggested that the difficulty might be met by extending the area of investment of the funds, but the Committee did not favour this, and they recommended a reduction in the rate of interest paid to

depositors in savings banks of $\frac{1}{8}$ per cent., so as to be $2\frac{3}{8}$ per cent., instead of $2\frac{1}{2}$, as at present, This recommendation may be compared with the suggestions on pp. 164-5.

Deputation of Municipalities—Suggested Reforms in Procedure.—A large deputation, representative of nearly all the local authorities in the United Kingdom, and accompanied by many members of Parliament, waited upon the President of the Local Government Board on May 28th, 1902, and submitted the following recommendations :—

(*a*) That when an application is made by a local authority for an improvement scheme, under the Act of 1890, one inquiry as to the expediency of the scheme should be sufficient.

(*b*) That local authorities should be empowered to make closing orders without going before the magistrates.

(*c*) That the Local Government Board, and the corresponding authority in Ireland and Scotland, should have power to authorise local authorities to acquire by compulsion lands for the erection of workmen's dwellings, without the necessity of any application being made to Parliament.

(*d*) That the price should be determined by a single arbiter, and that there should be no allowance for compulsory purchase. (The custom has been to allow 10 per cent. over and above the fair market value of the land).

No definite reply was given to the deputation.

Housing of the Working Classes (Rural Districts) Bill.—A useful little Bill has been brought in by Sir Walter Foster and seven other Liberal members for rural constituencies. It provides for—

(*a*) The acquisition of land for housing sites in rural districts in like manner and subject to the same provisions as to compensation as in the case of land acquired by Parish Councils under the Local Government Act of 1888.

(*b*) The power to hire land compulsorily for housing purposes.

(*c*) That the size of cottage plots under the Housing Acts may be *one acre* instead of being limited to half an acre.

(*d*) That the Parish Council, the Medical Officer of Health, or four neighbouring householders may have the power to complain of a lack of cottages, so as to ensure action under Part III.

(*e*) That housing loans may be obtained from the Public Works Commissioners for a period of not less than 66 years at the rate of $2\frac{1}{2}$ per cent. per annum, or such other rate as will enable the loan to be made without loss to the Treasury.

Housing of the Working Classes and Rating Bill.—A more drastic measure is the Bill introduced first by Mr. Steadman, and afterwards by Dr. Macnamara, in connection with the Workmen's Housing Council. Its chief provisions are as follows :—

Clause 1 provides for loans at 2 per cent., with 100 years as the maximum repayment period, and the setting aside of the present inability to borrow beyond twice the ratable value. (This limitation is imposed by the Public Health Acts, and in the case of the Education Act is set aside).

Clause 2 provides for the use by Municipalities of surplus funds or profits for housing.

Clause 3 provides for the rating of site values on the basis of the full capital selling value as declared by the owner.

Clause 4 provides that local authorities may rate empty houses.

Clause 5 provides (*a*) for the scheduling by the local authority of sites required, (*b*) six months' notice of acquisition at price already named as per Clause 3, (*c*) holding of land by authority to provide for future requirements, (*d*) giving local authorities in Scotland and Ireland power to buy outside land as possessed by those of England and Wales.

Clause 6 provides for one-acre gardens to houses in rural districts.

Clause 7 empowers four householders in any urban or rural district to "make representation" in respect of insanitary property or insufficiency of house accommodation, to get a public inquiry and enforce action by local authority.

Clause 8 removes the disability of poor relief recipients to inhabit municipal dwellings.

Clause 9 provides (*a*) that a slum shall be scheduled with its inhabitants; (*b*) that accommodation shall be found for the inhabitants; (*c*) that the old houses shall then be closed; (*d*) that after six months they shall be removed at owner's expense.

Clause 10 provides for returns of *all* proposed demolitions of house property, and empowers local authorities to provide re-accommodation before demolition, and to charge loss, if any, upon those responsible for the demolition.

Clause 11 and 12 provide for larger rooms—600 cubic feet of space per person—as allowed to soldiers in barracks.

Clause 13 provides for rent courts to assess cost of production of house or tenement in dispute, and fix rent at 5 per cent. net return.

Except as to the clause for fixing rents by means of fair rent courts, all advanced housing reformers are strongly in favour of this measure, but it is far too comprehensive and sweeping in its nature to be acceptable to the average Member of Parliament, and none of the leaders of either of the great political parties have yet ventured to advocate such bold reforms.

It is valuable, however, because it presents in the form of a definite legislative proposal, the chief housing remedies which find favour among the most active and intelligent members of the various working class organisations.

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HOUSING OF THE WORKING CLASSES ACT, 1890.

CHAPTER 70.

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HOUSING OF THE WORKING CLASSES ACT, 1890.

N.B.—The Headings and the Notes in Italics are NOT part of the Text. All the other matter is.

HOUSING OF THE WORKING CLASSES ACT, 1890.

CHAPTER 70.

An Act to consolidate and amend the Acts relating to Artizans' and Labourers' Dwellings, and the Housing of the Working Classes. [18th August, 1890].

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows :—

1. This Act may be cited as the Housing of the Working Classes Act, 1890.

[*There is no definition of the "Working Classes," and the term in practice receives a very liberal interpretation*].

PART I.

UNHEALTHY AREAS.

Application of Part I.

The districts to which this part of the Act applies are the administrative County of London exclusive of the City; the City of London; and boroughs and other urban districts outside London (ss. 3, 92, 93, and Sch. I.; 56 and 57 Vict. c. 73, s. 21); and the Local Authorities for carrying Part I. into execution are the Councils of the respective districts (s. 92, and Sch. I.; 56 and 57 Vict. c. 73, s. 21; 60 and 61 Vict. c. cxxxiii., ss. 5, 7).

Definitions.

2. In this part of this Act—

The expression "this part of this Act" includes any confirming Act, and

The expression "the Acts relating to Nuisances" means—

as respects the County of London and City of London, the Nuisances Removal Acts as defined by the Sanitary Act, 1866, and any Act amending these Acts; [*i.e., the Public Health London Act, 1891*] and

as respects any urban sanitary district in England, the Public Health Acts; [*principally Public Health Acts 1875 and 1890*]

and in the case of any of the above-mentioned areas, includes any local Act which contains any provisions with respect to nuisances in that area.

3. This part of this Act **shall not apply to rural sanitary districts.**

What is an unhealthy area?

4. Where an official representation [*secs. 5, 16, and 79 (2)*] as hereinafter mentioned is made to the local authority **that within a certain area** in the district of such authority either—

(a) **any houses,** courts, or alleys are **unfit for human habitation,**

or *(b)* the **narrowness, closeness, and bad arrangement,** or the bad condition of the streets and houses or groups of houses within such area, or the **want of light, air, ventilation, or proper conveniences,** or any other sanitary defects, or one or more of such causes, are dangerous or injurious to the health of the inhabitants either of the buildings in the said area or of the neighbouring buildings;

and that the evils connected with such houses, courts, or alleys, and the sanitary defects in such area cannot be effectually remedied otherwise than by an improvement scheme for the rearrangement and reconstruction of the streets and houses within such area, or of some of such streets or houses, the local authority shall take such representation into their consideration, and if satisfied of the **truth thereof,** and of the **sufficiency of their resources, shall pass a resolution** to the effect that such area is an unhealthy area, and that an improvement scheme ought to be made in respect of such area, and after passing such resolution they **shall forthwith proceed to make a scheme** for the improvement of such area.

Provided always, that any number of such areas may be included in one improvement scheme.

[*The authority* **must** *consider the representation, and* **must** *pass a resolution that the area is unhealthy, and* **must** *proceed with a scheme if satisfied that their borrowing powers are sufficient and that the representation is true, but no power is given definitely to anyone to compel them to do any of these things if they refuse. See, however, Article 23, Schedule II*].

[*In the case of less than ten houses, see sec. 72; and in London cases, see secs. 39 and 73 (1) b*].

[*In the case of doubt as to whether an area in London should be dealt with under Part I or II, see sec. 73*].

Official representation by medical officer of health.

5.—(1) An official representation for the purposes of this part of this Act shall mean a representation made to the local authority by the medical officer of health of that authority, and in London made either by such officer or by any medical officer of health in London. [*Medical officers of borough councils may make representations direct to the London County Council*].

How twelve ratepayers or two justices may compel the council to deal with an area.

(2) A medical officer of health shall make such representation whenever he sees cause to make the same; and if two or more justices of the peace acting within the district for which he acts as medical officer of health, or twelve or more persons liable to be rated to the local rate complain to him of the unhealthiness of any area within such district, **it shall be the duty of the medical officer of health forthwith to inspect such area,** and to make an official representation stating the facts of the case, and whether in his opinion the said area or any part thereof is an unhealthy area or is not an unhealthy area. [*The representation should be in writing, and might follow the words of sec. 4.*]

Improvement scheme.

6.—(1) The improvement scheme of a local authority shall be accompanied by maps, particulars, and estimates,

and *(a)* may exclude any part of the area in respect of which an official representation is made, or include any neighbouring lands, if the local authority are of opinion that such exclusion is expedient or inclusion is necessary for making their scheme efficient for sanitary purposes;

[*Lands which do not form part of the unhealthy area may be taken compulsorily in order to make the scheme efficient, but the compensation will be more generous than for lands in the unhealthy area, and they should be shown separately on the plans*].

and *(b)* may provide for widening any existing approaches to the unhealthy area, or otherwise for opening out the same for the purposes of ventilation or health ;

and *(c)* shall provide such dwelling accommodation, if any, for the working classes displaced by the scheme as is required to comply with this Act,

[*See sec. 11 (2)*].

[*Note the importance of preparing evidence to show at this juncture the accommodation necessary by giving number of persons in each house displaced*].

and *(d)* shall provide for proper sanitary arrangements.

(2) The scheme shall distinguish the lands proposed to be taken compulsorily.

(3) The scheme may also provide for the scheme, or any part thereof, being carried out and effected by the person entitled to the first estate of freehold in any property comprised in the scheme, or with the concurrence of such person, under the superintendence and control of the local authority, and upon such terms and conditions to be embodied in the scheme as may be agreed upon between the local authority and such person.

Publication of notices.

7. Upon the completion of an improvement scheme the local authority shall—

(a) publish, during **three consecutive weeks** [*these must be in the same calendar month*] in the month of September, or October, or November, in some one and the same newspaper circulating within the district of the local authority, an advertisement stating the fact of a scheme having been made, the limits of the area comprised therein, and naming a place within such area, or in the vicinity thereof, where a copy of the scheme may be seen at all reasonable hours ;

[*May dispense with advertisements and notices in certain cases, sec. 28*].

Service of notices.

and *(b)* during the month next following the month in which such advertisement is published serve a notice on every owner or reputed owner, lessee or reputed lessee, and occupier of any **lands proposed to be taken compulsorily,** [*land includes any right over land (sec. 93), but notices need not be served on owners of easements*] so far as such persons can reasonably be ascertained, stating that such lands are proposed to be taken compulsorily for the purpose of an improvement scheme, and in the case of any owner or reputed owner, lessee or reputed lessee, requiring an answer stating whether the person so served dissents or not in respect of taking such lands ; [*a date should be fixed for the delivery of the answer*]

(c) Such notice shall be served—

(i.) by delivery of the same personally to the person required to be served, or if such person is absent abroad, or cannot be found, to his agent, or if no agent can be found, then by leaving the the same on the premises ;

or (ii.) by leaving the same at the usual or last known place of abode of such person as aforesaid ;

or (iii.) by post, addressed to the usual or last known place of abode of such person.

[*No addition to premises after the publication of the notices may be taken into account in assessing compensation*].

(d) One notice addressed to the occupier or occupiers without naming him or them, and left at any house, shall be deemed to be a notice served on the occupier or all the occupiers of any such house.

Application for confirmation of scheme.

8.—(1) Upon compliance with the foregoing provisions with respect to the publication of an advertisement and the service of notices, the local authority shall **present a petition,** [*this should be presented by October 31st if the advertisments are*

published in September, by November 30th if published in October, and by December 21st if published in November] if it relates to any part of the county or city of London, to a Secretary of State, [*Home Secretary*] and if it relates to any other place, to the Local Government Board, praying that an order may be made confirming such scheme.

(2) The petition shall be accompanied by a copy of the scheme, and shall state the names of the owners or reputed owners, lessees or reputed lessees, who have dissented in respect of the taking their lands, and shall be supported by such evidence as the Secretary of State or Local Government Board, according to the circumstances of the case (in this part of this Act referred to as the confirming authority), may from time to time require.

Inquiry as to scheme. [*See also sec. 85*].

(3) If, on consideration of the petition, and on proof of the publication of the proper advertisements, and the service of the proper notices, the confirming authority think fit to proceed with the case, they shall direct a local inquiry [*see secs. 17, 18, and 19*] to be held in, or in the vicinity of, the area comprised in the scheme, for the purpose of ascertaining the correctness of the official representation made as to the area and the sufficiency of the scheme provided for its improvement, and any local objections to be made to such scheme.

Provisional order confirming scheme.

(4) After receiving the report made upon such inquiry, the confirming authority may make a provisional order declaring the limits of the area comprised in the scheme, and authorising such scheme to be carried into execution.

(5) Such provisional order may be made either absolutely or with such conditions and modifications of the scheme [*these relate mainly to provision for persons displaced, and to inclusion or exclusion of certain lands as unhealthy or as neighbouring lands*] as the confirming authority may think fit, so that no addition be made to the lands proposed in the scheme to be taken compulsorily, and it shall be the duty of the local authority to serve a copy of any provisional order so made in the manner and upon the persons in which and upon whom notices in respect of lands proposed to be taken compulsorily are required by this part of this Act to be served, except tenants for a month or a less period than a month.

(6) A provisional order made in pursuance of this section shall not be of any validity unless and until it has been **confirmed by Act of Parliament**; [*may be opposed on petition. See Standing Orders of Lords and Commons*] and it shall be lawful for the confirming authority, as soon as conveniently may be, to obtain such confirmation, and any Act confirming any provisional order made in pursuance of this part of this Act, with such modifications as may seem fit to Parliament, shall be a public General Act of Parliament, and is in this part of this Act referred to as the confirming Act.

(7) The confirming authority may make such order as they think fit in favour of any person whose lands were proposed by the scheme to be taken compulsorily for the allowance of the reasonable costs, charges, and expenses properly incurred by him in opposing such scheme [*at the local inquiry*].

Costs of opposing scheme and of confirming authority.

(8) All costs, charges, and expenses incurred by the confirming authority in relation to any provisional order under this part of this Act shall, to such amount as the confirming authority think proper to direct, and all costs, charges, and expenses of any person to such amount as may be allowed to him by the confirming authority in pursuance of the aforesaid power, shall be deemed to be an expense incurred by the local authority under this part of this Act, and shall be paid to the confirming authority and to such person respectively, in such manner and at such times and either in one sum or by instalments as the confirming authority may order, with power for the confirming authority to direct interest to be paid at such rate not exceeding five pounds in the hundred by the year as the confirming authority may determine, upon any sum for the time being due in respect of such costs, charges, and expenses as aforesaid.

(9) Any order made by the confirming authority in pursuance of this section may be made a rule of a superior court [*the Supreme Court*] and be enforced accordingly [*as a judgment*].

Costs of opposing confirming Bill.

9.—(1) Where any Bill for confirming a provisional order authorising an improvement scheme is referred to a Committee of either Houses of Parliament upon the petition of any person opposing such Bill, the Committee shall take into consideration the circumstances under which such opposition is made to the Bill, and whether such opposition was or was not justified by such circumstances, and shall award costs accordingly, to be paid by the promoters or the opponents of the Bill as the Committee may think just.

(2) Any costs under this section may be taxed and recovered in the manner in which costs may be taxed and recovered under the Act of the session of the twenty-eighth and twenty-ninth years of the reign of Her present Majesty, chapter 27. [*Parliamentary Costs Act, 1865*].

(3) The decision of the majority of the members of the Committee for the time being present and voting on any question under this section shall be deemed to be the decision of the Committee.

If local authority will not make a scheme.

10. Where an official representation is made to the local authority with a view to their passing a resolution in favour of an improvement scheme, and they fail to pass any resolution in relation to such representation, or pass a resolution to the effect that they will not proceed with such scheme, the local authority shall, as soon as possible, send a copy of the official representation, accompanied by their reasons for not acting upon it, to the confirming authority, and, upon the receipt thereof, the confirming authority may direct a local inquiry to be held, and a report to be made to them with respect to the correctness of the official representation made to the local authority, and any matters connected therewith on which the confirming authority may desire to be informed. [*See also secs. 17, 18, 19, and 85*].

PROVISION OF DWELLING ACCOMMODATION FOR WORKING CLASSES DISPLACED BY SCHEME.

In London.

11.—(1) Subject as hereinafter mentioned, every scheme comprising an area in the county or city of London shall provide for the accommodation of at least as many persons of the working class as may be displaced in the area comprised therein, in suitable dwellings, which, unless there are any special reasons to the contrary, shall be situate within the limits of the same area, or in the vicinity thereof.

Provided that—

(a) Where it is proved to the satisfaction of the confirming authority on an application to authorise a scheme that equally convenient accommodation can be provided for any persons of the working classes displaced by the scheme at some place other than within the area [*see secs. 23 and 59*] or the immediate vicinity of the area comprised in the scheme, and that the required accommodation has been or is about to be forthwith provided, either by the local authority or by any other person or body of persons, the confirming authority may authorise such scheme, and the requirements of this section with respect to providing accommodation for persons of the working class shall be deemed to have been complied with to the extent to which accommodation is so provided ;

and *(b)* Where the local authority apply for a dispensation under this section, and the officer conducting the local inquiry directed by the confirming authority reports that it is expedient, having regard to the special circumstances of the locality and to the number of artisans and others belonging to the working class dwelling within the area, and being employed within a mile thereof, that a modification should be made, the confirming authority, without prejudice to any other powers conferred on it by this part of this Act, may, in the provisional order authorising the scheme, dispense altogether with the obligation of the local authority to provide for the accommodation of the persons of the

working class who may be displaced by the scheme to such extent as the confirming authority may think expedient, having regard to such special circumstances as aforesaid, but not exceeding one half of the persons so displaced.

Provincial boroughs and districts.

(2) Where a scheme comprises an area situate elsewhere than in the county or city of London, it shall, if the confirming authority so require (but it shall not otherwise be obligatory on the local authority so to frame their scheme), provide for the accommodation of such number of those persons of the working classes displaced in the area with respect to which the scheme is proposed in suitable dwellings to be erected in such place or places either within or without the limits of the same area as the said authority on a report made by the officer conducting the local inquiry may require.

[*The probable practice in future provisional orders will be for new accommodation to be provided before displacement of the population*].

[*As to new or additional sites for dwellings for those displaced, see sec. 23*].

EXECUTION OF SCHEME BY LOCAL AUTHORITY.

12.—(1) When the confirming Act authorising any improvement scheme of a local authority under this part of this Act has been passed by Parliament, it shall be the duty of that authority to take steps for purchasing the lands required for the scheme, and otherwise for carrying the scheme into execution as soon as practicable.

[*Members of the Council interested in property involved must not vote on the scheme, sec. 88*].

Arrangements by local authorities with third person for carrying the scheme into effect.

(2) They may sell or let all or any part of the area composed in the scheme to any purchasers or lessees for the purpose and under the condition that such purchasers or lessees will, as respects the land so purchased by or leased to them, carry the scheme into execution: and in particular they may insert in any grant or lease of any part of the area provisions binding the grantee or lessee to build thereon as in the grant or lease prescribed, and to maintain and repair the buildings, and prohibiting the division of buildings, and any addition to or alteration of the character of buildings without the consent of the local authority, and for the re-vesting of the land in the local authority, or their re-entry thereon, on breach of any provision in the grant or lease.

[*Such land may be sold or leased below its proper value if used for building workmen's dwellings*].

(3) The local authority may also engage with any body of trustees, society, or person, to carry the whole or any part of such scheme into effect upon such terms as the local authority may think expedient, but the local authority shall not themselves, without the express approval of the confirming authority, undertake the rebuilding of the houses or the execution of any part of the scheme, except that they may take down any or all of the buildings upon the area, and clear the whole or any part thereof, and may lay out, form, pave, sewer, and complete all such streets upon the land purchased by them as they may think fit, and all streets so laid out and completed shall thenceforth be public streets, repairable by the same authority as other streets in the district. [*e.g., Peabody Trustees have acted in several cases*].

(4) Provided that in any grant or lease of any part of the area which may be appropriated by the scheme for the erection of dwellings for the working classes the local authority shall impose suitable conditions and restrictions as to the elevation, size, and design of the houses, and the extent of the accommodation to be afforded thereby, and shall make due provision for the maintenance of proper sanitary arrangements.

Sale of dwellings within ten years.

(5) If the local authority erect any dwellings out of funds to be provided under this part of this Act, they shall, unless the confirming authority otherwise determine, sell and dispose of all such dwellings within ten years from the time of the completion thereof. [*This does not apply to houses erected under Part III*].

Freeholder of estate may contract to carry out the scheme.

(6) The local authority may, where they think it expedient so to do, without themselves acquiring the land, or after or subject to their acquiring any part thereof, contract with the person entitled to the first estate of freehold in any land comprised in an improvement scheme for the carrying of the scheme into effect by him in respect of such land.

Completion of scheme on failure by local authority.

13. If within five years after the removal of any buildings on the land set aside by any scheme authorised by a confirming Act as sites for working men's dwellings, the local authority have failed to sell or let such land for the purposes prescribed by the scheme, or have failed to make arrangements for the erection of the said dwellings, the confirming authority may order the said land to be sold by public auction or public tender, with full power to fix a reserve price, subject to the conditions imposed by the scheme, and to any modifications thereof which may be made in pursuance of this part of this Act, and to a special condition on the part of the purchaser to erect upon the said land dwellings for the working classes, in accordance with plans to be approved by the local authority, and subject to such other reservations and regulations as the confirming authority may deem necessary.

Notice to occupiers of taking houses.

14. The local authority shall, not less than thirteen weeks before taking any fifteen houses or more, make known their intention to take the same by placards, handbills, or other general notices placed in public view upon or within a reasonable distance of such houses, and the local authority shall not take any such houses until they have obtained a certificate of a justice of the peace that it has been proved to his satisfaction that the local authority have made known, in manner required by this section, their intention to take such houses.

Power of confirming authority to modify authorised scheme.

15.—(1) The confirming authority, on application from the local authority, and on its being proved to their satisfaction that an improvement can be made in the details of any scheme authorised by a confirming Act, may permit the local authority to modify any part of their improvement scheme which it may appear inexpedient to carry into execution, but any part of the scheme respecting the provision of dwelling accommodation for persons of the working class, when so modified, shall be such as might have been inserted in the original scheme.

(2) A statement of any modifications permitted to be made in any part of an improvement scheme in pursuance of this section shall be laid by the confirming authority before both Houses of Parliament as soon as practicable after the permission is given, if Parliament be then sitting, and if not, within one month after the next meeting of Parliament.

Provided always, that if such modification requires a larger public expenditure than that sanctioned by the former scheme, or the taking of any property otherwise than by agreement, or affects injuriously other property in a manner different to that proposed in the former scheme without the consent of the owner and occupier of any such property, the modification must be made by a provisional order to be confirmed by Act of Parliament in the manner provided by this part of this Act on the completion of an improvement scheme.

INQUIRIES WITH RESPECT TO UNHEALTHY AREAS.

Inquiry on default of medical officer in certain cases.

16.—(1) Where in any district twelve or more ratepayers have complained to a medical officer of health of the unhealthiness of any area within that district, and the medical officer of health has failed to inspect such area, or to make an official representation with respect thereto, or has made an official representation to the effect that in his opinion the area is not an unhealthy area, such ratepayers may appeal to the confirming authority, and upon their giving security to the satisfaction of that authority for costs, the confirming authority shall appoint a legally qualified medical practitioner to inspect such area, and to make representation to the confirming

authority, stating the facts of the case, and whether, in his opinion, the area or any part thereof is or is not an unhealthy area. The representation so made shall be transmitted by the confirming authority to the local authority, and if it states that the area is an unhealthy area the local authority shall proceed therein in the same manner as if it were an official representation made to that authority.

(2) The confirming authority shall make such order as to the costs of the inquiry as they think just, with power to require the whole or any part of such costs to be paid by the appellants where the medical practitioner appointed is of opinion that the area is not an unhealthy area, and to declare the whole or any part of such costs to be payable by the local authority where he is of opinion that the area or any part thereof is an unhealthy area.

(3) Any order made by the confirming authority in pursuance of this section may be made a rule of a superior court, and be enforced accordingly.

Proceedings on local inquiry.

17. Where a local inquiry is directed, an officer shall be sent by the confirming authority to the area to which such inquiry relates for the purpose of making an inquiry into the correctness of the official representation made to the local authority as to such area being an unhealthy area, and into the sufficiency of the scheme provided for its improvement, and into any local objections to be made to such scheme, and to any other matter into which he is directed by this Act or the confirming authority to inquire for the purposes of this Act.

Notice of inquiry to be publicly given.

18. Before commencing such inquiry, the officer appointed to conduct the same shall make public by advertisement or otherwise in such manner as he thinks best calculated to give information to the persons residing in the area his intention to make such inquiry, and a statement of a time and place at which he will be prepared to hear all persons desirous of being heard before him upon the subject of inquiry.

Power to administer oath.

19. The officer conducting such inquiry shall have power to administer an oath; he shall report the result of such inquiry to the confirming authority, who shall deal with such report in such manner as they think expedient.

ACQUISITION OF LAND.

20. The clauses of the Lands Clauses Acts, "with respect to the purchase and taking of lands otherwise than by agreement," [*secs. 16-68*] shall not, except to the extent set forth in the Second Schedule [*a very important Schedule dealing with compulsory taking of lands*] to this Act, [*Article 27*] apply to any lands taken in pursuance of this part of this Act, but **save as aforesaid** [*all clauses except 16-68 apply as amended by Schedule II; therefore clause 133 of Act of 1845 compels the payment of land tax and poor rates while such scheme is being carried out*] the said Lands Clauses Acts, as amended by the provisions contained in the said schedule, shall regulate and apply to the purchase and taking of lands, and shall for that purpose be deemed to form part of this part of this Act in the same manner as if they were enacted in the body thereof; subject to the provisions of this part of this Act and to the provisions following; that is to say

[*For the subject matter of compensation, see secs. 21 and 22, and as to the manner of assessment, see Schedule II*].

[*As sec. 68 of Lands Clauses Acts, 1845, is left out, compensation for "injurious affection" cannot be awarded except under sec. 22 of Act, 1890*].

(i.) This part of this Act shall authorise the taking by agreement of any lands which the local authority may require for the purpose of carrying into effect the scheme authorised by any confirming Act, but it shall authorise the taking by the exercise of any compulsory powers of such lands only as are proposed by the scheme in the confirming Act to be taken compulsorily;

(ii.) In the construction of the Lands Clauses Acts, and the provisions in the Second Schedule to this Act, this part of this Act shall be deemed to be the special Act, and the local authority shall be deemed to be the promoters of the undertaking; and the period after which the powers for the compulsory purchase or taking of lands shall not be exercised shall be three years after the passing of the confirming Act.

Purchase clauses.

21.—(1) Whenever the compensation payable in respect of any lands or of any interests in any lands proposed to be taken compulsorily in pursuance of this part of this Act requires to be assessed—

(a) the estimate of the value of such lands or interests shall be based upon the fair market value, **as estimated at the time of the valuation being made,** [*the subject matter of compensation to be only such property as existed at the date of the publication of the notices*] of such lands, and of the several interests in such lands, due regard being had to the nature and then condition of the property, and the probable duration of the buildings in their existing state, and to the state of repair thereof, **without any additional allowance in respect of the compulsory purchase** [*this does not apply to neighbouring lands*] of an area or any part of an area in respect of which an official representation has been made, or of any lands included in a scheme which, in the opinion of the arbitrator, have been so included as falling under the description of property which may be constituted an unhealthy area under this part of this Act;

No allowance for additions after publication of notices.

and *(b)* in such estimate any addition to or improvement of the property made after the date of the publication in pursuance of this part of this Act of an advertisement stating the fact of the improvement scheme having been made shall not (unless such addition or improvement was necessary for the maintenance of the property in a proper state of repair) be included, nor in the case of any interest acquired after the said date shall any separate estimate of the value thereof be made so as to increase the amount of compensation to be paid for the lands; and

(2) On the occasion of assessing the compensation payable under any improvement scheme in respect of any house or premises situate within an unhealthy area, evidence shall be receivable by the arbitrator to prove—

(1st) that the rental of the house or premises was enhanced by reason of the same being used for illegal purposes, or being so overcrowded as to be dangerous or injurious to the health of the inmates;

or (2ndly) that the house or premises are in such a condition as to be a nuisance within the meaning of the Acts relating to nuisances, or are in a state of defective sanitation, or are not in reasonably good repair;

or (3rdly) that the house or premises are unfit, and not reasonably capable of being made fit, for human habitation;

and if the arbitrator is satisfied by such evidence, then the compensation—

(a) shall in the first case, so far as it is based on rental, be based on the rental which would have been obtainable if the house or premises were occupied for legal purposes and only by the number of persons whom the house or premises were under all the circumstances of the case fitted to accommodate without such overcrowding as is dangerous or injurious to the health of the inmates;

and *(b)* shall in the second case be the amount estimated as the value of the house or premises if the nuisance had been abated, or if they had been put into a sanitary condition, or into reasonably good repair, after deducting the estimated expense of abating the nuisance, or putting them into such condition or repair, as the case may be;

and *(c)* shall in the third case be the value of the land, and of the materials of the buildings thereon.

[*For power of local authority to enter and value premises, see sec.* 77].

[*For compensation to tenants for removal, see sec.* 78].

Extinction of rights of way and other easements.

22. Upon the purchase by the local authority of any lands required for the purpose of carrying into effect any scheme, all rights of way, rights of laying down or of continuing any pipes, sewers, or drains on, through, or under such lands, or part thereof, and all other rights or easements in or relating to such lands, or any part thereof, shall be extinguished, and all the soil of such ways, and the property in the pipes, sewers, or drains, shall vest in the local authority, subject to this provision, that compensation shall be paid by the local authority to any person or body of persons [*compensation not payable until actual loss proved to have been sustained*] proved to have sustained loss by this section, and such compensation shall be determined in the manner in which compensation for lands is determinable under this part of this Act, or as near thereto as circumstances admit.

[*This makes the site free from all restrictions and encumbrances*].

Application of lands for accommodation of working classes.

23. A local authority may, for the purpose of providing accommodation for persons of the working classes displaced by any improvement scheme, appropriate any lands for the time being belonging to them which are suitable for the purpose, or may purchase by agreement any such further lands as may be convenient.

EXPENSES.

Dwelling house improvement fund.

24.—(1) The receipts of a local authority under this part of this Act shall form a fund (in this Act referred to as "the Dwelling House Improvement Fund"), and their expenditure shall be defrayed out of such fund.

[*In London expenses of Part III are defrayed from same fund*].

How expenses are to be defrayed.

(2) The moneys required in the first instance to establish such fund, and any deficiency for the purposes of this part of this Act from time to time appearing in such fund by reason of the excess of expenditure over receipts, shall be supplied out of the local rates [*sec.* 92 *and Schedule I, col.* 3] or out of moneys borrowed in pursuance of this Act [*sec.* 25].

[*The rates out of which the expenses are to be defrayed in London Boroughs will be the general rate (sec.* 10, *London Government Act,* 1899)].

[*In rural districts the rate out of which the "general" or "special" expenses of the Public Health Act are to be defrayed*].

[*In urban districts and boroughs the rate out of which the expenses of Public Health Act are to be defrayed*].

(3) In settling any accounts of the local authority in respect of any transactions under this part of this Act, care shall be taken that as far as may be practicable all expenditure shall ultimately be defrayed out of the property dealt with under this part of this Act; and any balances of profit made by the local authority under this part of this Act shall be applicable to any purposes to which the local rate is for the time being applicable.

Limit imposed by local acts on local rates not to apply.

(4) Any limit imposed on or in respect of local rates by any other Act of Parliament shall not apply to any rate required to be levied for the purpose of defraying any expenses under this part of this Act.

(5) The local authority may carry to the account of the Dwelling House Improvement Fund any such money or produce of any property, as is legally applicable to purposes similar to the purposes of this part of this Act; and in case of doubt as to whether, in any particular case, the purposes are so similar, the confirming authority may decide such doubt, and such decision shall be conclusive.

POWER OF BORROWING MONEY FOR THE PURPOSES OF PART I OF ACT.

25.—(1) A local authority may, in manner in this section mentioned, borrow such money as is required for the purposes of this part of this Act, on the security of **the local rate.** [*County Fund, sec.* 6, *Local Government Act*, 1888].

London County Council.

(2) For the purpose of such borrowing, the London County Council may, with the assent of the Treasury, create consolidated stock under the Metropolitan Board of Works Loans Acts, 1869 to 1871, but all moneys required for the payment of the dividends on and the redemption of the consolidated stock created for the purposes of this part of this Act shall be charged to **the special county account** [*Dwelling House Improvement Fund of London County Council*] to which the expenditure for the purposes of this part of this Act is chargeable.

(3) For the purpose of such borrowing, the Commissioners of Sewers [*now abolished*] for the City of London may borrow and take up at interest such money **on the credit of the local rates**, [*Sewers Rate and Consolidated Rate, under City Sewers Acts*, 1848 *and* 1857] or any of them, as they may require for the purposes of this part of this Act, and may mortgage any such rate or rates to the persons by or on behalf of whom such money is advanced for securing the repayment to them of the sums borrowed, with interest thereon, and for the purposes of any mortgages so made by the Commissioners of Sewers, the clauses of the Commissioners Clauses Act, 1847, [*secs.* 75 *to* 88] with respect to the mortgages to be executed by the Commissioners shall be incorporated with this part of this Act; and in the construction of that Act "the special Act" shall mean this part of this Act; "the commissioners" shall mean the Commissioners of Sewers "the clerk of the commissioners" shall include any officer appointed for the purpose by the Commissioners of Sewers by this part of this Act; and the mortgagees or assignees of any mortgage made as last aforesaid may enforce payment of the arrears of principal and interest due to them by the appointment of a receiver.

Town or urban district councils.

[4] For the purpose of such borrowing, the urban sanitary authority shall have the same power of borrowing **as they have under the Public Health Acts** [*secs.* 233-243, *Public Health Act*, 1875: *especially* 234 (1) *and* (2)] for the purpose of defraying any expenses incurred by them in the execution of those Acts.

[*Local Rate means General District Rate or Borough Rate in these cases.*

Loans by Public Works Loans Commissioners.

(5) The Public Works Loans Commissioners may, on the recommendation of the confirming authority, lend to any local authority any money required by them for purposes of this part of this Act, on the security of the local rate. Such loan shall be repaid within such period, not exceeding fifty years, as may be recommended by the confirming authority. [*See sec.* 83; *also Public Works Loans Acts*].

GENERAL PROVISIONS.

26. **In case of the illness or unavoidable absence of a medical officer of health,** the authority, board, or vestry who appointed him may (subject to the approval of the confirming authority) appoint a duly qualified medical practitioner, for the period of six months, or any less period to be named in the appointment.

[*See also sec.* 79 (1)].

27. The confirming authority may by order prescribe **the forms of advertisements and notices** under this part of this Act; it shall not be obligatory on any persons to adopt such forms, but the same, when adopted, shall be deemed sufficient for all the purposes of this part of this Act.

28. The confirming authority may, on the consideration of any petition of a local authority for an order confirming a scheme, **dispense with the publication of any advertisement,** or the service of any notice, proof of which publication or service is not given to them as required by this part of this Act, where reasonable cause is

shown to their satisfaction why such publication or service should be dispensed with, and such dispensation may be made by the confirming authority, either unconditionally or upon such condition as to the publication of other advertisements and the service of other notices or otherwise as the confirming authority may think fit, due care being taken by the confirming authority to prevent the interest of any person being prejudiced by the fact of the publication of any advertisement or the service of any notice being dispensed with in pursuance of this section.

PART II.

UNHEALTHY DWELLING HOUSES.

[*The districts to which this Act applies are the City of London, the Boroughs of London, and the country generally, urban districts and rural districts; in fact every sanitary district. The authorities for carrying the Act into execution are the Councils of such districts and boroughs*].

Definitions.

29. In this part of this Act, unless the context otherwise requires—

The expression "**street**" includes any court, alley, street, square, or row of houses;

The expression "**dwelling house**" means any inhabited building, and includes any yard, garden, outhouses, and appurtenances belonging thereto or usually enjoyed therewith, and includes the site of the dwelling house as so defined.

The expression "**owner,**" in addition to the definition given by the Land Clauses Acts, includes all lessees or mortgagees of any premises required to be dealt with under this part of this Act, except persons holding or entitled to the rents and profits of such premises for a term of years, of which twenty-one years do not remain unexpired;

[*Sec.* 3 *of Lands Clauses Act*, 1845, *defines owner as* "***any person or corporation who under the provisions of this or the special Act would be enabled to sell and convey lands to the promoters of the undertaking.***"]

[*Sec.* 7 *provides that* "*all persons seised, possessed of, or entitled to any such lands or any estate or interest therein may sell, including corporations, tenants intail or for life, married women seised in their own right or entitled to dower, guardians, committees of lunatics and idiots, trustees or feoffees in trust for charitable or other purposes, executors and administrators, and all parties for the time being entitled to the receipt of the rents and profits of any such lands in possession or subject to any estate in dower, or to any lease for life or for lives and years, or for years or any less interest.*"]

The expression "**closing order**" means an order prohibiting the use of premises for human habitation made under the enactments set out in the Third Schedule in this Act.

[*In County of London, secs.* 2, 4, *and* 5 *of Public Health (London) Act*, 1891; *elsewhere, secs.* 91, 94, 95, *and* 97 *of Public Health Act*, 1875].

BUILDINGS UNFIT FOR HUMAN HABITATION.

Representation by medical officer of health.

30. It shall be the duty of the medical officer of health of every district to represent to the local authority of that district any dwelling house which appears to him to be in a state so dangerous or injurious to health as to be unfit for human habitation.

[**Doubtful** *whether a house without sufficient water supply is* "*dangerous or injurious to health*" *under this section, but under Public Health (London) Act*, 1891, *such a house is deemed* "*unfit for habitation.*"]

Representation on householders' complaint.

31.—(1) If in any district any **four or more householders** living in or near to any street **complain in writing to the medical officer of health** of that district that any dwelling house in or near that street is in a condition so dangerous or injurious to health as to be unfit for human habitation, he shall forthwith inspect the same, and transmit to the local authority the said complaint, together with his opinion thereon, and if he is of opinion that the dwelling house is in the condition aforesaid, shall represent the same to the local authority, but the absence of any such complaint shall not excuse him from inspecting any dwelling house and making a representation thereon to the local authority. [*Appeal to County Council, sec.* 4].

(2) If **within three months** after receiving the said complaint and opinion or representation of the medical officer, the local authority, not being in the administrative county of London, or not being a rural sanitary authority in any other county, declines or neglects to take any proceedings to put this part of this Act in force, the householders who signed such complaint may petition the Local Government Board for an inquiry, and the said Board after causing an inquiry to be held may order the local authority to proceed under this part of this Act, and such order shall be binding on the local authority.

CLOSING ORDER AND DEMOLITION.

Duty of local authority to inspect district.

32.—(1) It shall be the duty of every local authority to cause to be made from time to time **inspection of their district,** with a view to ascertain **whether any dwelling house** [*whether occupied or not there is no restriction as to closing*] therein is in a state so dangerous or injurious to health as to be unfit for human habitation, and, if on the representation of the medical officer, **or of any officer of such authority,** or information given, any dwelling house appears to them to be in such state, to forthwith take proceedings against the **owner** [*leaseholders for less than twenty-one years unexpired are not the "owners" in this connection*] or occupier for closing the dwelling house under the **enactments set out in the Third Schedule** to this Act. [*See note to sec.* 29].

(2) Any such proceedings may be taken for the express purpose of causing the dwelling house to be closed, whether the same be **occupied or not,** and upon such proceedings the court of summary jurisdiction may impose a penalty not exceeding twenty pounds, and make a closing order, and the **forms for the purposes of this section may be those in the Fourth Schedule to this Act,** or to the like effect, and the enactments respecting an appeal from a closing order shall apply to the imposition of such penalty as well as to a closing order.

[*If a house is so bad that it must be demolished, it is best to proceed under this Act*].

[*If a house can be made fit for habitation, then proceedings may be taken under either this Act or the Public Health Acts*].

Removal and compensation of tenants.

(3) Where a closing order has been made as respects any dwelling house, the local authority shall serve notice of the order on every occupying tenant of the dwelling house, and within such period as is specified in the notice, not being less than seven days after the service of the notice, the order shall be obeyed by him, and he and his family shall cease to inhabit the dwelling house, and in default he shall be liable to a penalty not exceeding twenty shillings a day during his disobedience to the order. Provided that the local authority may **make to every such tenant such reasonable allowance on account of his expenses of removing** as may have been authorised by the court making the closing order, which authority the court is hereby authorised to give, and the amount of the said allowance shall be a civil debt due from the owner of the dwelling house to the local authority, and shall be recoverable summarily.

[*Under sec.* 78 *of this Act compensation can be given to tenants removed, but not under Public Health Acts*].

Order for demolition of house unfit for habitation.

33. (1) Where a closing order has been made in respect of any dwelling house, and not been determined by a subsequent order, then the local authority, if of opinion (1) that the dwelling house has not been rendered fit for human habitation, and (2) that the necessary steps are not being taken with all due diligence to render it so fit, and (3) that the continuance of any building being or being part of the dwelling house is dangerous or injurious to the health of the public or of the inhabitants of the neighbouring dwelling houses, shall pass a resolution that it is expedient to order the demolition of the building.

[*These conditions must all obtain at the same time, and if after closing they are no longer dangerous or injurious to the public health, the demolition order must fall to the ground*].

(2) The local authority shall cause notice of such resolution to be served on the owner [*all owners of all interests in the house must be served with notice, secs.* 49, 86, *and* 47] of the dwelling house, and such notice shall specify the time and place appointed by the local authority for the further consideration of the resolution, not being less than one month after the service of the notice, and any owner of the dwelling house shall be at liberty to attend and state his objections to the demolition.

(3) If upon the consideration of the resolution and the objections the local authority decide that it is expedient so to do, then, unless an owner undertakes to execute forthwith the works necessary to render the dwelling house fit for human habitation, the local authority shall order the demolition of the building. [*See sec.* 47 (2)].

(4) If an owner undertakes as aforesaid to execute the said works, the local authority may order the execution of the works, within such reasonable time as is specified in the order, and if the works are not completed within that time or any extended time allowed by the local authority or a court of summary jurisdiction, the local authority shall order the demolition of the building.

Execution of an order for demolition, and provision as to site.

34.—(1) Where an order for the demolition of a building has been made, the owner thereof shall within three [*calendar*] months after service of the order proceed to take down and remove the building, and if the owner fails therein the local authority shall proceed to take down and remove the building and shall sell the materials, and after deducting the expenses incident to such taking down and removal, pay over the balance of the money (if any) to the owner.

[*If sold at a loss. the expense will fall on the rates*].

(2) Where a building has been so taken down and removed, no house or other building or erection which will be dangerous or injurious to health shall be erected on all or any part of the site of such building; and if any house, building, or erection is erected contrary to the provisions of this section, the local authority may at any time order the owner thereof to abate the same, and in the event of non-compliance with the order may, at the expense of the owner, abate or alter the same.

Appeal against order of local authority.

35.—(1) Any person aggrieved by an order of the local authority under this part of this Act, may appeal against the same to a court of quarter sessions, and no work shall be done nor proceedings taken under any order until after the appeal is determined or ceases to be prosecuted; and section thirty-one of the Summary Jurisdiction Act, 1879, respecting appeals from courts of summary jurisdiction to courts of quarter session, shall apply with the necessary modifications as if the order of the local authority were an order of a court of summary jurisdiction.

(2) Provided that—

(a) Notice of appeal may be given within one month after notice of the order of the local authority has been served on such person;

(b) The court shall, at the request of either party, state the facts specially for the determination of a superior court, in which case the proceedings may be removed into that court.

Grant of charges by way of annuity to owner on completion of works.

36.—(1) Where any owner has completed in respect of any dwelling house any works required to be executed **by an order of a local authority** under this part of this Act, he may apply to the local authority for a charging order, and shall produce to the local authority the certificate of their surveyor or engineer that the works have been executed to his satisfaction, and also the accounts of and vouchers for the costs, charges, and expenses of the works, and the local authority, when satisfied that the owner has duly executed such works and of the amount of such costs, charges, and expenses, and of the costs of obtaining the charging order which have been properly incurred, shall make an order accordingly, charging on the dwelling house an annuity to repay the amount.

(2) The annuity charged shall be a sum of six pounds for every one hundred pounds of the said amount, and so in proportion for any less sum, and shall commence from the date of the order, and be payable for a term of thirty years to the owner named in such order, his executors, administrators, or assigns.

(3) Every such annuity may be recovered by the person for the time being entitled to it by the same means and in the like manner in all respects as if it were a rentcharge granted by deed out of the dwelling house by the owner thereof.

(4) Charging orders made under this section shall be made according to the Form marked A in the Fifth Schedule to this Act, or as near thereto as the circumstances of the case will admit.

Incidence of charge.

37.—(1) Every charge created by a charging order under this part of this Act shall be a charge on the dwelling house specified in the order, **having priority** over all existing and future estates, interests, and incumbrances, with the exception of quitrents and other charges incident to tenure, tithe commutation rentcharge, and any charge created under any Act authorising advances of public money; and where more charges than one are charged under this part of this Act on any dwelling house such charges shall, as between themselves, take order according to their respective dates.

(2) A charging order shall be conclusive evidence that all notices, acts, and proceedings by this part of this Act directed with reference to or consequent on the obtaining of such order, or the making of such charge, have been duly served, done, and taken, and that such charge has been duly created, and that it is a valid charge on the dwelling house declared to be subject thereto.

Registration of charging order.

(3) Every such charging order, if it relates to a dwelling house in the area to which the enactments relating to the registration of land in Middlesex apply or to a dwelling house in Yorkshire, shall be registered in like manner as if the charge were made by deed by the absolute owner of the dwelling house.

(4) Copies of the charging order and of the certificate of the surveyor or engineer, and of the accounts as passed by the local authority, certified to be true copies by the clerk of the local authority, shall within six months after the date of the order be deposited with the clerk of the peace of the county in which the dwelling house is situate, and be by him filed and recorded.

Transfer of charge.

(5) The benefit of any such charge may be from time to time transferred in like manner as a mortgage or rentcharge may be transferred. Any transfer may be in the Form marked B in the Fifth Schedule to this Act, or in any other convenient form.

OBSTRUCTIVE BUILDINGS.

38.—(1) If a medical officer of health finds that any building [*includes any part, or a shed or other erection*] within his district, although not in itself unfit for human habitation, is so situate that by reason of its proximity to or contact with any other buildings it causes one of the following effects, that is to say—

(a) It stops ventilation, or otherwise makes or conduces to make such other buildings to be in a condition unfit for human habitation or dangerous or injurious to health;

or *(b)* It prevents proper measures from being carried into effect for remedying any nuisance injurious to health or other evils complained of in respect of such other buildings;

in any such case the medical officer of health shall represent to the local authority the particulars relating to such first-mentioned building (in this Act referred to as "an obstructive building") stating that in his opinion it is expedient that the obstructive building should be pulled down.

Representation by householders.

(2) Any four or more inhabitant householders of a district may make to the local authority of the district a representation as respects any building to the like effect as that of the medical officer under this section.

Proceedings of local authority on receipt of representation.

(3) The local authority on receiving any such representation as above in this section mentioned shall cause a report to be made to them respecting the circumstances of the building and the cost of pulling down the building and acquiring the land, and on receiving such report shall take into consideration the representation and report, and if they decide to proceed shall cause a copy of both the representation and report to be given to the owners of the lands on which the obstructive building stands, with notice of the time and place appointed by the local authority for the consideration thereof; and such owner shall be at liberty to attend and state his objections, and after hearing such objections the local authority shall make an order [*under seal*] either allowing the objection or directing that such obstructive building shall be pulled down, and such order shall be subject to appeal in like manner as an order of demolition of the local authority under the foregoing provisions of this part of this Act.

Purchase by local authority of Site of obstructive buildings.

(4) Where an order of the local authority for pulling down an obstructive building is made under this section, and either no appeal is made against the order, or an appeal is made and either fails or is abandoned, the local authority shall be authorised to purchase the lands on which the obstructive building is erected in like manner as if they had been authorised by a special Act to purchase the same; and for the purpose of such purchase the provisions of the Lands Clauses Acts, with respect to the purchase and taking of lands otherwise than by agreement shall be deemed to be incorporated in this part of this Act (subject nevertheless to the provisions of this part of this Act), and for the purpose of the provisions of the Lands Clauses Acts this part of this Act shall be deemed to be the special Act, and the local authority to be the promoters of the undertaking, [*no provisional order required*] and such lands may be purchased at any time within one year after the date of the order, or if it was appealed against, after the date of the confirmation.

[*Owner for this purpose may include holder of a long lease*].

Retention of site of obstructive building by owner.

(5) The owner of the lands may within one month after notice to purchase [*i.e.*, "*notice to treat*" *must be served upon lessees, sec.* 18 *Lands Clauses Acts*, 1845] the same is served upon him, declare that he desires to retain the site of the obstructive building, and undertake either to pull down or to permit the local authority to pull down the obstructive building, and in such case the owner shall retain the site and shall receive compensation from the local authority for the pulling down of the obstructive building. [*See also sec.* 41].

Provisions as to compensation.

(6) The amount of such compensation, and also the amount of any compensation to be paid on the purchase of any lands under this section, shall in case of difference be settled by arbitration in manner provided by this part of this Act.

Part of property may be taken instead of whole.

(7) Where the local authority is empowered to purchase land compulsorily, it shall not be competent for the owner of a house or manufactory to insist on his entire holding being taken, where part only is proposed to be taken as obstructive, and

where such part proposed to be taken can, in the opinion of the arbitrator to whom the question of disputed compensation is submitted, be severed from the remainder of the house or manufactory without material detriment thereto, provided that compensation may be awarded in respect of the severance of the part so proposed to be taken in addition to the value of that part.

Betterment principle applied towards defraying expenses.

(8) Where in the opinion of the arbitrator the demolition of an obstructive building adds to the value of such other buildings [*i.e., buildings obstructed*] as are in that behalf mentioned in this section, the arbitrator shall apportion so much of the compensation to be paid for the demolition of the obstructive building as may be equal to the increase in value of the other buildings amongst such other buildings respectively, and the amount apportioned to each such other building in respect of its increase in value by reason of the demolition of such obstructive building shall be deemed to be private improvement expenses incurred by the local authority in respect of such building, and such local authority may, for the purpose of defraying such expenses, make and levy improvement rates on the occupier of such premises accordingly; and the provisions of the Public Health Acts [*Public Health Act*, 1875, *secs.* 213, 214, 215, 232, *and* 257] relating to private improvement expenses and to private improvement rates shall, so far as circumstances admit, apply accordingly in the same manner as if such provisions were incorporated in this Act.

(9) If any dispute arises between the owner or occupier of any building (to which any amount may be apportioned in respect of private improvement expenses) and the arbitrator by whom such apportionment is made, such dispute shall be settled by two justices [*or in London one stipendiary magistrate*] in manner provided by the Lands Clauses Acts, [*secs.* 22 *and* 24] in cases where the compensation claimed in respect of lands does not exceed fifty pounds.

As to buildings erected on cleared site.

(10) Where the owner retains the site or any part thereof, no house or other building or erection which will be dangerous ar injurious to health, or which will be an obstructive building within the meaning of this section, shall be erected upon such site or any part thereof; and if any house, building, or erection is erected on the site contrary to the provisions of this section, the local authority may at any time order the owner to abate or alter the said house, building, or erection; and in the event of non-compliance with such order may, at the expense of the owner thereof, abate or alter the same.

In case of demolition of obstructive building by local authority.

(11) Where the lands are purchased by the local authority the local authority shall pull down the obstructive building, or such part thereof as may be obstructive within the meaning of this section, and keep as an open space the whole site, or such part thereof as may be required to be kept open for the purpose of remedying the nuisance or other evils caused by such obstructive building, and may, with the assent of the Local Government Board, and upon such terms as that Board think expedient, sell such portion of the site as is not required for the purpose of carrying this section into effect.

(12) A local authority may, where they so think fit, dedicate any land acquired by them under the authority of this section as a highway or other public place.

SCHEME FOR RECONSTRUCTION OF AREA COMPRISING HOUSES CLOSED BY CLOSING ORDER.

Power to re-arrange areas.

39.—(1) In any of the following cases, that is to say—

(a) where an order for the demolition of a building has been made in pursuance of this part of this Act, and it appears to the local authority that it would be beneficial to the health of the inhabitants of the neighbouring dwelling houses if the area of the dwelling house of which such building forms part were used for all or any of the following purposes, that is to say, either—

(i) dedicated as a highway or open space; or

(ii) appropriated, sold, or let for the erection of dwellings for the working classes; or

(iii) exchanged with other neighbouring land which is more suitable for the erection of such dwellings, and on exchange will be appropriated, sold, or let for such erection;

[*If the obstructive building adjoining a dwelling house can be demolished separately, then a provisional order must be obtained to deal with the dwelling house and clear the area for an open space*].

Improvement scheme for small area.

or (*b*) where it appears to the local authority that the closeness, narrowness, and bad arrangement or bad condition of any buildings, or the want of light, air, ventilation, or proper conveniences, or any other sanitary defect in any buildings is dangerous or prejudicial to the health of the inhabitants either of the said buildings or of the neighbouring buildings, and that the demolition or the reconstruction and re-arrangement of the said buildings or of some of them is necessary to remedy the said evils, and that the area comprising those buildings and the yards, outhouses, and appurtenances thereof, and the site thereof, is too small to be dealt with as an unhealthy area under Part I of this Act,

the local authority shall pass a resolution to the above effect and direct a scheme to be prepared for the improvement of the said area.

Notice of scheme.

(2) Notice of the scheme may at any time after the preparation thereof be served in manner provided in Part I of this Act with respect to notices of lands proposed to be taken compulsorily under a scheme made in pursuance of that part of this Act, on every owner or reputed owner, lessee or reputed lessee, and occupier of any part of the area comprised in the scheme, so far as those persons can reasonably be ascertained.

Proceedings for obtaining sanction to scheme.

(3) The local authority shall, after service of such notice, petition the Local Government Board for an order sanctioning the scheme, and the Board may cause a local inquiry to be held, and, if satisfied on the report of such local inquiry that the carrying into effect of the scheme, either absolutely or subject to conditions or modifications, [*sec.* 40 *provides for erection of dwellings for displaced population*] would be beneficial to the health of the inhabitants of the said buildings or of the neighbouring dwelling houses, may by order sanction the scheme with or without such conditions or modifications.

Clearing of area by local authority.

(4) Upon such order being made, the local authority may purchase by agreement the area comprised in the scheme as so sanctioned, and if they agree for the purchase of the whole area, the order, save so far as it provides for the taking of land otherwise than by agreement, shall take effect without confirmation. If they do not so agree, the order shall be published by the local authority by inserting a notice thereof in the London Gazette, and by serving notice thereof on the owners of every part of the area.

(5) Any owner may, within two months after such publication, petition the Local Government Board against the order, and if such petition is presented and is not withdrawn, the order shall be provisional unless it is confirmed by Act of Parliament.

Confirmation of an unopposed order without going to Parliament.

(6) If the Local Government Board are satisfied that the order has been duly published, and that two months after such publication have expired, and that either a petition has not been presented, or if presented has been withdrawn, they shall confirm the order, and thereupon such order shall come into operation, and have effect as if it were enacted by this Act.

(7) The order may incorporate the provisions of the Lands Clauses Acts, and for the purpose of those provisions this Act shall be deemed to be the special Act, and the local authority to be the promoters of the undertaking, and the area shall be

acquired within three years after the date of the confirmation of the order : **Provided that the amount of compensation shall, in case of difference, be settled by arbitration in manner provided by this part of this Act.** [*Sec.* 41].

Application of various provisions of Part I of the Act.

[*Secs.* 9, 12, 13, *and* 22].

(8) The provisions of Part I of this Act relating to costs to be awarded in certain cases by a committee of either House of Parliament, to the duty of a local authority to carry a scheme when confirmed into execution, to the completion of a scheme on failure by a local authority, and to the extinction of rights of way and other easements, shall, with the necessary modifications, apply for the purpose of any scheme under this section in like manner as if it were a scheme under Part I of this Act.

Modification of scheme.

(9) The Local Government Board, on being satisfied by the local authority that an improvement can be made in the details of any scheme under this section, may by order permit the local authority to modify any part of the scheme which it may appear inexpedient to carry into execution : Provided that—

(a) if the order sanctioning the scheme was confirmed by Parliament, a statement of such modification shall be laid by the Local Government Board before both Houses of Parliament as soon as practicable ;

and *(b)* in any case, if the modification requires a larger expenditure than that sanctioned by the original scheme, or authorises the taking of any property otherwise than by agreeement, or injuriously affects any property in a manner different from that proposed in the original scheme, without the consent of the owner or occupier of such property, notice of the order authorising the modification shall be published, and the order may be petitioned against and shall be subject to confirmation in like manner as if it were an order sanctioning an original scheme under this section.

Provisions for accommodation of persons of the working classes.

40. The Local Government Board shall in any order sanctioning a scheme under this part of this Act require the insertion in the scheme of such provisions (if any) for the dwelling accommodation of persons of the working classes displaced by the scheme as seem to the Board required by the circumstances.

SETTLEMENT OF COMPENSATION.

Provisions as to arbitration.

41. In all cases in which the amount of any compensation is, in pursuance of this part of this Act, to be settled by arbitration, the following provisions shall have effect ; (namely)

(1) The amount of compensation shall be settled by an arbitrator to be appointed and removable by the Local Government Board.

Estimation of value.

(2) In settling the amount of any compensation—

(a) The estimate of the value of the dwelling house shall be based on the fair market value as estimated at the time of the valuation being made of such dwelling house, and of the several interests in such dwelling house, due regard being had to the nature and then condition of the property and the probable duration of the buildings in their existing state, and to the state of repair thereof, and **without any additional allowance in respect of compulsory purchase :**

Deductions from value.

and *(b)* The arbitrator shall have regard to and make an allowance in respect of any increased value which, in his opinion, will be given to other dwelling houses of the same owner by the

alteration or demolition by the local authority of any buildings. [*Kind of Betterment Clause (not in Part I Schemes), and apparently does not affect owners whose land is not taken*].

(3) Evidence shall be receivable by the arbitrator to prove—

(1st) that the rental of the dwelling house was enhanced by reason of the same being used for illegal purposes or being so overcrowded as to be dangerous or injurious to the health of the inmates;

or (2ndly) that the dwelling house is in a state of defective sanitation, or is not in reasonably good repair;

or (3rdly) that the dwelling house is unfit, and not reasonably capable of being made fit, for human habitation;

and, if the arbitrator is satisfied by such evidence, then the compensation—

(a) shall in the first case so far as it is based on rental be based on the rental which would have been obtainable if the dwelling house was occupied for legal purposes and only by the number of persons whom the dwelling house was under all the circumstances of the case fitted to accommodate without such overcrowding as is dangerous or injurious to the health of the inmates;

and *(b)* shall in the second case be the amount estimated as the value of the dwelling house if it had been put into a sanitary condition, or into reasonably good repair, after deducting the estimated expense of putting it into such condition or repair;

and *(c)* shall in the third case be the value of the land, and of the materials of the buildings thereon.

(4) On payment or tender to the person entitled to receive the same of the amount of compensation agreed or awarded to be paid in respect of the dwelling house, or on payment thereof in manner prescribed by the Lands Clauses Acts, [*into the Bank (see secs. 69-80, Lands Clauses Acts, 1845)*] the owner shall, when required by the local authority, [*at cost of local authority*] convey his interest in such dwelling house to them, or as they may direct; and in default thereof, or if the owner fails to adduce a good title to such dwelling house to the satisfaction of the local authority, it shall be lawful for the local authority, if they think fit, to execute a deed poll in such manner and with such consequences as are mentioned in the Lands Clauses Acts.

(5) Sections 32, 33, 35, 36, and 37 of the Lands Clauses Consolidation Act, 1845, shall apply, with any necessary modifications, to an arbitration and to an arbitrator appointed under this part of this Act.

[*These sections apply to acquisition of land under Part III, and also to the new Act of* 1900].

(6) The arbitrator may, by one award, settle the amount or amounts of compensation payable in respect of all or any of the dwelling houses included in one or more order or orders made by the local authority; but he may, and, if the local authority request him so to do shall, from time to time make an award respecting a portion only of the disputed cases brought before him.

(7) In the event of the death, removal, resignation, or incapacity, refusal, or neglect to act of any arbitrator before he shall have made his award, the Local Government Board may appoint another arbitrator, to whom all the documents relating to the matter of the arbitration which were in the possession of the former arbitrator shall be delivered.

Costs in discretion of arbitrator to save taxing them, except in cases coming under sub. sec. 9.

(8) The arbitrator may, where he thinks fit, on the request of any party by whom any claim has been made before him, certify the amount of the costs properly incurred by such party in relation to the arbitration, and the amount of the costs so certified shall be paid by the local authority.

(9) The arbitrator shall not give such certificate where the arbitrator has awarded the same or a less sum than has been offered by the local authority in respect of such claim before the appointment of the arbitrator, and need not give such certificate to any party where he considers that such party neglected, after due notice from the local authority, to deliver to that authority a statement in writing within such time, and containing such particulars respecting the compensation claimed, as would have enabled the local authority to make a proper offer of compensation to such party before the appointment of the arbitrator.

(10) If within seven days after demand the amount so certified be not paid to the party entitled to receive the same, such amount shall be recoverable as a debt from the local authority with interest at the rate of five per cent. per annum for any time during which the same remains unpaid after such seven days as aforesaid.

(11) The award of the arbitrator shall be final and binding on all parties. [*Subject to the statement of a special case*].

EXPENSES AND BORROWING.

42.—(1) All expenses incurred by a local authority in the execution of this part of this Act shall be defrayed by them out of the local rate; [*see sec.* 92 *and Sched. I*] and that authority, notwithstanding any limit contained in any Act of Parliament [*presumably a local Act*] respecting a local rate, may levy such local rate, or any increase thereof, for the purposes of this part of this Act.

Expenses of rural district council to be "special."

(2) Any expenses incurred by a rural sanitary authority under this part of this Act, other than the expenses incurred in and incidental to proceedings for obtaining a closing order, [*these will be "general," see secs.* 229-232, *Public Health Act*, 1875] shall be charged as special expenses on the contributory place in respect of which they are incurred.

Provision as to borrowing outside London.

43.—(1) A local authority may borrow for the purpose of raising sums required for purchase money or compensation payable under this part of this Act in like manner, and subject to the like conditions, as for the purpose of defraying the expenses of the execution by such authority of the Public Health Acts.

(2) The Public Works Loan Commissioners may, if they think fit, lend to any local authority the sums borrowed in pursuance of this part of this Act.

[*This section extended by Housing Act*, 1894, *to a scheme for reconstruction*].

Annual account to be presented by the local authority.

44. Every local authority shall every year present to the Local Government Board, in such form as they may direct, an account of what has been done, and of all moneys received and paid by them during the previous year, with a view to carrying into effect the purposes of this part of this Act. [*In London to be deemed a special report, and copies sent to Local Government Board and County Council*].

POWERS OF COUNTY COUNCILS.

Information to be given to county councils by rural district councils and borough councils in London, but not by urban districts and boroughs elsewhere.

45.—(1) Where the medical officer of health or any inhabitant householders make a representation or complaint, or give information to any vestry or district board in the administrative county of London or to the local board of Woolwich, [*now borough councils*] or to any rural sanitary authority elsewhere (which vestry, board, or authority is in this Act referred to as the district authority), or the medical officer of such authority, either respecting any dwelling house being in a state so dangerous or injurious to health as to be unfit for human habitation, or respecting an obstructive

building, and also where a closing order has been made as respects any dwelling house, the district authority shall forthwith forward to the county council of the county in which the dwelling house or building is situate, a copy of such representation, complaint, information, or closing order, and shall from time to time report to the council such particulars as the council require respecting any proceedings taken by the authority with reference to such representation, complaint, information, or dwelling house.

Vesting powers in the county council where local authority is in default.

(2) Where the county council—

(a) are of opinion that proceedings for a closing order as respects any dwelling house ought to be instituted, or that an order ought to be made for the demolition of any buildings forming or forming part of any dwelling house as to which a closing order has been made, or that an order ought to be made for pulling down an obstructive building specified in any representation under this part of this Act;

and *(b)* after reasonable notice, not being less than one month, of such opinion has been given in writing to the district authority, consider that such authority have failed to institute or properly prosecute proceedings, or to make the order for the demolition, or to take steps for pulling down an obstructive building;

the council may pass a resolution to that effect, and thereupon the powers of the district authority as respects the said dwelling house and building under this part of this Act **(otherwise than in respect of a scheme)**, shall be vested in the county council, [*see, however, case of London County Council, sec.* 46 (5)] and if a closing order or an order for demolition or for pulling down an obstructive building is made, and not disallowed on appeal, the expenses [*other than those of ordinary servants of the county council*] of the council incurred as respects the said dwelling house and building, including any compensation paid, shall be a simple contract debt to the council from the district authority.

(3) Any debt to the council under this section shall be defrayed by the district authority as part of their expenses in the execution of this part of this Act.

Power of county council to inspect premises.

(4) The county council and any of their officers shall, for the purposes of this section, have the same right of admission to any premises as any district authority or their officers have for the purpose of the execution of their duties under the enactments relating to public health, and a justice may make the like order for enforcing such admission.

SPECIAL PROVISIONS AS TO LONDON.

[*See also secs.* 72 *and* 73].

46. This part of this Act shall apply to the administrative county of London with the following modifications:—

(1) The provisions of the Public Health Acts relating to private improvement expenses and to private improvement rates [*secs.* 213 *to* 215 *Public Health Act*, 1875] shall, for the purpose of this part of this Act, extend to the county and to the city of London, and in the construction of the said provisions, as respects the county of London, any local authority in that county, and as respects the city of London the Commissioners of Sewers, shall be deemed to be the urban authority.

Borrowing in London.

(2) The raising of sums required for purchase money or compensation payable under this part of this Act shall be a purpose for which the London County Council or the Commissioners of Sewers of the city of London may borrow under Part I of this Act, [*sec.* 25, *sub. secs.* (2) *and* (3)] and a purpose for which a vestry or district board may borrow under the Metropolis Management Act, 1855, and the provisions of Part I of this Act with respect to borrowing, and sections **183 to 191** of the Metropolis Management Act, 1855, shall apply and have effect accordingly.

(3) **The London County Council may, if they think fit, lend to a local authority in the administrative county of London** the sums borrowed in pursuance of this part of this Act.

[*Sanction of Local Government Board to borrowing is sufficient authority*].

[*These borrowing powers are extended to Part III in the case of the new Metropolitan boroughs*].

(4) For the purpose of the assent required for the sale of any portion of the site of an obstructive building by a local authority, [*sec.* 38 (11)] and of the account [*sec.* 44] to be presented by a local authority of what has been done by them and of moneys received and paid by them during the previous year, a Secretary of State shall be substituted for the Local Government Board.

London County Council may carry out a scheme.

(5) Where it appears to the county council, whether in the exercise of the powers of a vestry or district board or on the representation of a vestry or district board or otherwise, that a scheme under this part of this Act ought to be made, the council may take proceedings for preparing and obtaining the confirmation of a scheme, and the provisions of this Act respecting the scheme shall apply in like manner as if they were the vestry or district board, and all expenses of and incidental to the scheme and carrying the same into effect shall, save as hereinafter mentioned, be borne by the county fund.

Home Secretary may on appeal decide as to how expenses shall be met.

(6) Where the council consider that such expenses, or a contribution in respect of them, ought to be paid or made by a vestry or district board, they may apply to a Secretary of State, and the Secretary of State, if satisfied that, having regard to the size of the area, to the number, position, structure, sanitary condition, and neighbourhood of the buildings to be dealt with, the vestry or district board ought to pay, or make a contribution in respect of, the said expenses, may order such payment or contribution to be made, and the amount thereof shall be a simple contract debt from the vestry or district board to the council.

London County Council may contribute to a local scheme.

(7) The county council may, if they think fit, pay or contribute to the payment of the expenses of carrying into effect a scheme under this part of this Act by a vestry or district board, [*in Shoreditch, half net cost paid by London County Council*] and if a vestry or district board consider that the expenses of carrying into effect any scheme under this part of this Act, or a contribution in respect of those expenses, ought to be paid or made by the county council, and the county council decline or fail to agree to pay or make the same, the vestry or district board may apply to a Secretary of State, and if the Secretary of State is satisfied that, having regard to the size of the area, to the number, position, structure, sanitary condition, and neighbourhood of the buildings to be dealt with, the council ought to pay or make a contribution in respect of the said expenses, he may order such payment or contribution to be made, and the amount thereof shall be a simple contract debt from the council to the vestry or district board.

[(8) In the application of this section to Woolwich, the local board of health shall be deemed to be a district board, but the raising of any sums required for purchase money or compensation payable under this part of this Act shall be a purpose for which they may borrow under the Public Health Acts, and the Public Health Acts shall apply accordingly].

SUPPLEMENTAL.

Provisions as to superior landlord.

47.—(1) Where an owner of any dwelling house is not the person in receipt of the rents and profits thereof, he may give notice of such ownership to the local authority, and thereupon the local authority shall give such owner notice of any proceedings to be taken by them in pursuance of this part of this Act in relation to such dwelling house.

(2) If it appears to a court of summary jurisdiction on the application of any owner of the dwelling house that default is being made in the execution of any works required to be executed on any dwelling house in respect of which a closing order has been made, or in the demolition of any building or any dwelling house or in claiming to retain any site, in pursuance of this part of this Act, and that the interests of the applicant will be prejudiced by such default, and that it is just to make the order, the court may make an order empowering the applicant forthwith to enter on the dwelling house, and within the time fixed by the order to execute the said works, or to demolish the building, or to claim to retain the site, as the case may be, and where it seems just to the court so to do, the court may make a like order in favour of any other owner.

(3) A court of summary jurisdiction may in any case by order enlarge the time allowed under any order for the execution of any works or the demolition of a building, or the time within which a claim may be made to retain the site of a building.

(4) Before an order is made under this section notice of the application shall be given to the local authority.

Remedies of owner for breach of covenant, etc., not to be prejudiced.

48. Nothing in this part of this Act shall prejudice or interfere with the right or remedies of any owner for the breach, non-observance, or non-performance of any covenant or contract entered into by a tenant or lessee in reference to any dwelling house in respect of which an order is made by a local authority under this part of this Act; and if any owner is obliged to take possession of any dwelling house in order to comply with any such order, the taking possession shall not affect his right to avail himself of any such breach, non-observance, or non-performance that may have occurred prior to his so taking possession.

Service of Notices.

49.—(1) Where the owner of any dwelling house and his residence or place of business are known to the local authority, it shall be the duty of the clerk of the local authority, if the residence or place of business is within the district of such local authority, to serve any notice by this part of this Act required to be served on the owner, by giving it to him, or for him, to some inmate of his residence or place of business within the district; and in any other case it shall be the duty of the clerk of the local authority to serve the notice by post in a registered letter addressed to the owner at his residence or place of business.

(2) Where the owner of the dwelling house or his residence or place of business is not known to, and after diligent inquiry cannot be found by the local authority, then the clerk of the local authority may serve the notice by leaving it, addressed to the owner, with some occupier of the dwelling house, or if there be not an occupier, then by causing it to be put up on some conspicuous part of the dwelling house.

(3) Notice served upon the agent of the owner shall be deemed notice to the owner.

Description of owner in proceedings.

50. Where in any proceedings under this part of this Act it is necessary to refer to the owner of any dwelling house, it shall be sufficient to designate him as the "owner" thereof without name or further description.

Penalty for obstruction of Act, etc., by occupiers.

51.—(1) If any person being the occupier of any dwelling house prevents the owner thereof, or being the owner or occupier of any dwelling house prevents the medical officer of health, or the officers, agents, servants, or workmen of such owner or officer from carrying into effect with respect to the dwelling house any of the provisions of this part of this Act, after notice of the intention so to do has been given to such person, any court of summary jurisdiction on proof thereof may order such person to permit to be done on such premises all things requisite for carrying into effect, with respect to such dwelling house, the provisions of this part of this Act.

(2) If at the expiration of ten days after the service of such order such person fails to comply therewith, he shall for every day during which the failure continues be liable on summary conviction to a fine not exceeding twenty pounds: Provided that if any such failure is by the occupier, the owner, unless assenting thereto, shall not be liable to such fine.

County medical officer may officially represent any Metropolitan area under Part II.

52. A representation from the medical officer of health of any county submitted to the county council and forwarded by that council to the local authority of any district in the county, not being a borough as defined by the Municipal Corporations Act, 1882, shall, for the purposes of this part of this Act, have the like effect as a representation from the medical officer of health of the district.

PART III.

WORKING CLASS LODGING HOUSES (COTTAGES).

[*May be adopted by London County Council for County of London, Common Council for City, Borough Councils for Metropolitan and other Boroughs, Urban District Councils for Urban Districts Rural District Councils (see secs. 2 and 6 Act of* 1900). *Is not in force till it is adopted*].

[*See also sec.* 3 *Act of* 1900].

What are "lodging houses" for the working classes?

53.—(1) The expression "lodging houses for the working classes" when used in this part of this Act shall include separate houses or cottages for the working classes, whether containing one or several tenements, and the purposes of this part of this Act shall include the provision of such houses and cottages.

(2) The expression "cottage" in this part of this Act may include a garden of not more than half an acre, provided that the estimated annual value of such garden shall not exceed three pounds.

Adoption of Part III.

(*See sec.* 6 *Housing of the Working Classes Act*, 1900.)

54. This part of this Act may be adopted in the several districts mentioned in the First Schedule to this Act by the local authorities in that behalf in that schedule mentioned:

[Provided that in the case of any rural sanitary district in England, the adoption shall be only after such certificate and such delay as hereinafter mentioned].

[*Repealed, see sec.* 2 *of the Housing Act of* 1900].

[*The following section has been repealed, see secs.* 2 *and* 7 *of the Housing Working Classes Act*, 1900]:—

[55.—(1) A rural sanitary authority in any district desiring to adopt this part of this Act may apply to the county council of the county in which the area hereinafter mentioned is wholly or as to the larger part thereof in extent situate for the certificate required for such adoption, and shall specify in such application the area in which they consider that accommodation is necessary for the housing of the working classes, and thereupon the county council shall direct a local inquiry to be held by a member of the council or any officer or person appointed by the council for the purpose, and if after such local inquiry the person holding the inquiry certifies that accommodation is necessary in such area for the housing of the working classes, and that there is no probability that such accommodation will be provided without the execution of this part of this Act, and that having regard to the liability which will be incurred by the rates, it is under all the circumstances prudent for the said authority to undertake the provision of the said accommodation under the powers of this part of this Act, the county council may if they think fit publish that certificate in one or more local newspapers circulating in the district, and thereupon the sanitary authority may adopt this part of this Act: Provided that—

(*a*) unless the county council state in publishing such certificate that, by reason of the date of the next ordinary election of members of such authority or otherwise, an emergency renders it necessary to adopt this part of this Act immediately, such adoption in pursuance of the certificate shall not take place before the ordinary election of members of such authority which is held next after the date of the local inquiry;

and (*b*) after the end of twelve months from the date of the certificate, this part of this Act shall not be adopted without a fresh certificate;

and (*c*) no land shall be acquired, nor buildings erected under this part of this Act outside of the area mentioned in the certificate except after a fresh application, inquiry, and certificate.

(2) Where the rural sanitary authority think it just that the burden of the expenses of the execution of this part of this Act should be borne by some contributory place or places only in their district, instead of by the whole of their district, the authority may in their application to the county council request permission to limit the burden of such expenses to such contributory place or places, and thereupon the justice of such limitation shall be inquired into at the local inquiry, and the county council, if satisfied after the local inquiry that the circumstances of the contributory place or places and of the rest of the district render such limitation just, may make an order to that effect, and thereupon the expenses of the execution of this part of this Act in the area mentioned in the order shall be borne by the contributory place or places named in the order instead of by the whole district. The provisions of this enactment with respect to the burden of the expenses shall apply upon every application for a fresh certificate.

(3) Any expenses incurred by a county council in holding a local inquiry under this part of this Act shall be a simple contract debt to the council from the rural sanitary authority, and shall be defrayed as part of the expenses of such authority in the execution of this part of this Act].

EXECUTION OF PART III BY LOCAL AUTHORITY.

Powers of local authority.

56. Where this part of this Act has been adopted in any district, the local authority shall have power to carry it into execution (subject to the provisions of this part of this Act with respect to rural sanitary authorities), and for that purpose may exercise the same powers whether of contract or otherwise as in the execution of their duties in the case of the London county council under the Metropolis Management Act, 1855 [*sec.* 149] and the Acts amending the same, or in the case of sanitary authorities under the Public Health Acts, [*secs.* 173 *and* 174] or in the case of the Commissioners of Sewers under the Acts conferring powers on such Commissioners.

HOW LAND MAY BE OBTAINED.

57.—(1) Land [*includes any interest in land, sec.* 93] for the purposes of this part of this Act may be acquired by a local authority in like manner as if those purposes were purposes of the Public Health Act, 1875, and sections 175 to 178, both inclusive, of that Act (relating to the purchase of lands), shall apply accordingly, and shall for the purposes of this part of this Act extend to London in like manner as if the Commissioners of Sewers and London County Council respectively were a local authority in the said sections mentioned, and a Secretary of State were substituted for the Local Government Board.

[*Sec. 175 Public Health Act empowers local authorities to purchase or take on lease any lands; sec. 176 incorporates the Lands Clauses Acts. It is necessary to get a provisional order from the Local Government Board. The price paid must be the "fair market value," with an allowance for compulsory purchase—generally about 10 per cent*]. *See also sec.* 7 *of the Housing of the Working Classes Act*, 1900].

[*Extended by sec.* 1 *of the Housing of the Working Classes Act*, 1900, *to land outside the district*].

Existing cottages and other dwellings may be acquired either by lease or purchase.

(2) The local authority may, if they think fit, contract for the purchase or lease of any lodging houses for the working classes already, or hereafter to be built and provided. [*Council may buy up and develop any building estate*].

(3) The local authority may if not a rural sanitary authority with the consent of the Local Government Board, and if a rural sanitary authority with the consent of the county council of the county in which the land is situate, appropriate, for the purposes of this part of this Act, any lodging houses so purchased or taken on lease, and any other land which may be for the time being vested in them, or at their disposal.

Power of trustees to sell or lease their houses to local authorities.

58. The trustees of any lodging houses for the working classes for the time being provided in any district by private subscriptions or otherwise, may, with the consent of a majority of the committee or other persons by whom they were appointed trustees, sell or lease the lodging houses to the local authority of the district, or make over to them the management thereof.

Local authority may build new houses or adopt existing ones.

59. The local authority may, on **any land** acquired or appropriated by them, [*sec.* 57]

(1) **erect any buildings** suitable for lodging houses for the working classes, and

(2) **convert any buildings into lodging houses** for the working classes, and may

(3) **alter, enlarge, repair,** and improve the same respectively, and

(4) **fit up, furnish, and supply** the same respectively with all requisite furniture, fittings, and conveniences.

Sites may be exchanged for other land.

60. A local authority may, if not a rural sanitary authority with the consent of the Local Government Board, and if a rural sanitary authority with the consent of the county council of the county in which the land is situate, sell any land vested in them for the purposes of this part of this Act, and apply the proceeds in or towards the purchase of other land better adapted for those purposes, and may in like manner and with the like consent exchange any land so vested in them for land better adapted to the purposes of this part of this Act, either with or without paying or receiving any money for equality of exchange.

[*Under sec.* 5 *of the Housing of the Working Classes Act*, 1900, *local authorities may lease land to any lessee*].

MANAGEMENT OF LODGING HOUSES.

General control of dwellings.

61.—(1) The general management, **regulation,** [*regulations other than byelaws may be made and altered at the discretion of the local authority without confirmation*] and control of the lodging houses established or acquired by a local authority under this part of this Act shall be vested in and exercised by the local authority.

Rents—how to be fixed.

(2) The local authority **may make such reasonable charges for the tenancy or occupation of the lodging houses** provided under this part of this Act **as they may determine** by regulations. [*No limit, high or low, is fixed*].

Byelaws.

62.—(1) The local authority **may** make byelaws for the management, use, and regulation of the lodging houses, [*belonging to the local authority*] and it shall be obligatory on the local authority, **except** in the case of a lodging house which is occupied as a **separate dwelling,** by such byelaws to make sufficient provision for the several purposes expressed in the Sixth Schedule to this Act.

(2) A printed copy or sufficient abstract of the byelaws relating to the management, use, and regulation of the lodging houses shall be put up and at all times kept in every room therein.

[*Note.—This is not compulsory for cottages or other separate dwellings*].

63. **Any person who, or whose wife or husband,** at any time while such person is a tenant or occupier of any such lodging house, or any part of such a lodging house, **receives any relief under the Acts relating to the relief of the poor** other than relief granted on account only of accident or temporary illness, shall thereupon be **disqualified** for continuing to be such a tenant or occupier.

When lodging houses are considered too expensive they may be sold.

64. Whenever any lodging houses

(1) established for seven years or upwards under the authority of this part of this Act are determined by the local authority to be

(2) unnecessary or too expensive to be kept up, the local authority may, if not a rural sanitary authority with the consent of the Local Government Board, and if a rural sanitary authority with the consent of the county council of the county in which the lodging-houses are situate, sell the same for the best price that can reasonably be obtained for the same, and the local authority shall convey the same accordingly.

[*Note.—This is permissive and conditional only*].

EXPENSES AND BORROWING OF LOCAL AUTHORITIES.

65. All expenses incurred by a local authority in the execution of this part of this Act shall be defrayed—

(i) in the case of an authority in the administrative county [*and city*] of London, out of the Dwelling House Improvement Fund under Part I of this Act;

[*See sec.* 24].

[*In the case of the London Borough Councils as part of the ordinary expenses of the Councils*].

(ii) in the case of an urban sanitary authority, as part of the general expenses of their execution of the Public Health Acts;

[*Either out of borough rate or general district rate*].

Rural district—expenses "special" unless otherwise ordered.

and (iii) in the case of a rural sanitary authority, as special expenses incurred in the execution of the Public Health Acts, [and, save where the burden of such expenses is by order of the county council who published the certificate to be borne by one contributory place only, shall be deemed to be incurred for the common benefit of all the contributory places liable to bear such expenses].

[*Words in brackets and small type are repealed*].

Provided that if on the application of the rural sanitary authority it is so declared [at the time of the publication of the certificate] by the county council [who published the same], then the said expenses of the rural sanitary authority shall be defrayed as general expenses of the said authority in the execution of the Public Health Acts, and if such expenses are not to be borne by the whole of the district, shall be paid out of a common fund to be raised in manner provided by the Public Health Act, 1875, but as if the contributory places which are to bear those expenses constituted the whole of the district.

How money may be borrowed for Part III.

66. The London County Council and the Commissioners of Sewers may borrow for the purpose of the execution of this part of this Act, in like manner and subject to the like conditions as they may borrow for the purposes of Part I of this Act, and a sanitary authority may borrow for the purpose of the execution of this part of this Act in like manner and subject to the like conditions as for the purpose of defraying the above-mentioned general or special expenses.

[*See sec. 25 for London powers. Other councils may, with the consent of the Local Government Board, borrow for not more than sixty years and an amount not exceeding, with other "sanitary" loans, two years rateable value*].

LOANS TO AND POWERS OF COMPANIES, SOCIETIES, AND INDIVIDUALS.

67.—(1) In addition to the powers conferred upon them by any other enactment, the Public Works Loan Commissioners may, out of the funds at their disposal, advance on loan to any such body or proprietor as hereinafter mentioned; namely—

(*a*) any railway company or dock or harbour company,

or any other company, society, or association, established for the purpose of constructing or improving, or of facilitating or encouraging the construction or improvement of dwellings for the working classes,

or for trading or manufacturing purposes (in the course of whose business, or in the discharge of whose duties, persons of the working classes are employed);

(*b*) any private person entitled to any land for an estate in fee simple, or for any term of years absolute, whereof not less than **fifty years** shall for the time being remain unexpired;

and any such body or proprietor may borrow from the Public Works Loan Commissioners such money as may be required for the purpose of constructing or improving, or of facilitating or encouraging the construction or improvement of dwellings for the working classes.

Conditions of loans to "Dwellings Companies."

(2) Such loans shall be made in manner provided by the Public Works Loans Act, 1875, subject to the following provisions:—

(*a*) Any such advance may be made whether the body or proprietor receiving the same has or has not power to borrow on mortgage or otherwise, independently of this Act; but nothing in this Act shall repeal or alter any regulation, statutory or otherwise, whereby any company may be restricted from borrowing until a definite portion of capital is subscribed for, taken, or paid up.

(*b*) **The period for the repayment of the sums advanced shall not exceed forty years.**

(*c*) No money shall be advanced on mortgage of any land or dwellings solely, unless the estate therein proposed to be mortgaged shall be either an estate in simple fee, or an estate for a term of years absolute, whereof not less than fifty years shall be unexpired at the date of the advance.

(*d*) The money advanced on the security of a mortgage of any land or dwellings solely shall **not exceed one moiety of the value,** to be ascertained to the satisfaction of the Public Works Loan Commissioners, of the estate or interest in such land or dwellings proposed to be mortgaged; but **advances may be made by instalments** from time to time as the building of the dwellings on the land mortgaged progresses, so that the total advance do not at any time exceed the amount aforesaid; and a mortgage may be accordingly made to secure such advances so to be made from time to time.

Partial incorporation of non-corporate bodies.

(3) For the purpose of constructing or improving or facilitating or encouraging the construction or improvement of dwellings for the working classes, every such body as aforesaid is hereby authorised to purchase, take, and hold land, and if not already a body corporate shall, for the purpose of **holding** such land under this part of this Act, and **of suing and being sued** in respect thereof, be nevertheless deemed a body corporate with perpetual succession.

[*Therefore trustees need not be appointed, and Part II of Mortmain, etc., Act,* 1888, *need not apply in certain cases*].

Powers to companies to build labourers' dwellings.

68. Any railway company, or dock or harbour company, or any other company, society, or association, established for trading or manufacturing purposes in the course of whose business or in the discharge of whose duties persons of the working class are employed, may and are hereby (notwithstanding any Act of Parliament, or charter, or any rule of law or equity to the contrary) authorised at any time to erect, either on their own land or on any other land (which they are hereby authorised to purchase and hold for the purpose, and to pay for out of any funds at their disposal), dwellings for the accommodation of all or any of the persons of the working class employed by them.

69. Any commissioners of waterworks, trustees of waterworks, water companies, gas companies, and other corporations, bodies, and persons having the management of any waterworks, reservoirs, wells, springs, or streams of water, and gasworks

respectively, may, in their discretion, grant and furnish supplies of water or gas for lodging houses provided under this part of this Act, either without charge or on such other favourable terms as they think fit.

Inspection of lodging houses.

70. A lodging house established in any district under this part of this Act, shall be at all times open to the inspection of the local authority of that district or of any officer from time to time authorised by such authority.

Application of penalties.

71. Any fine for the breach of any byelaw under this part of this Act shall be paid to the credit of the funds out of which the expenses of this part of this Act are defrayed.

[*Secs.* 74, 75, 82, 83, *and* 85 *have a bearing on Part III*].

PART IV.

SUPPLEMENTAL.

Unhealthy areas in London—Determination as to whether Part I or Part II should be used, and by whom.

72. Where an official representation made to the London county council in pursuance of Part I of this Act relates to **not more than ten houses,** the London county council shall not take any proceedings on such representation, but shall direct the medical officer of health making the same to represent the case to the local authority under Part II of this Act, and it shall be the duty of the local authority to deal with such case in manner provided by that part of this Act.

Provisions as to parts of Act under which reports are to be dealt with in County of London.

73.—(1) In either of the following cases:—

(a) Where a medical officer of health has represented to any local authority in the county of London under Part II of this Act that any dwelling houses are in a condition so dangerous or injurious to health as to be unfit for human habitation, or that the pulling down of any obstructive buildings would be expedient, and such authority resolve that the case of such dwelling houses or buildings is of such general importance to the county of London that it should be dealt with by a scheme under Part I of this Act; [*see sec.* 39]

or *(b)* Where an official representation as mentioned in Part I of this Act has been made to the London county council in relation to any houses, courts, or alleys within a certain area, and that council resolve

(1) that the case of such houses, courts, or alleys is not of general importance to the county of London, and

(2) should be dealt with under Part II of this Act; [*see secs.* 4 *and* 5]

such local authority or council may submit such resolution to a Secretary of State, and thereupon the Secretary of State may appoint an arbitrator, and direct him to hold **a local inquiry,** [*sec.* 85] and such arbitrator shall hold such inquiry, and report to the Secretary of State as to whether, having regard to the size of the area, to the number of houses to be dealt with, to the position, structure, and sanitary condition of such houses, and of the neighbourhood thereof, and to the provisions of Part I of this Act, the case is either wholly or partially of any and what importance to the county of London, with power to such arbitrator to report that in the event of the case being dealt with under Part II of this Act, the London county council ought to make a contribution in respect of the expense of dealing with the case.

(2) The Secretary of State, after considering the report of the arbitrator, may, according as to him seems just, decide that the case shall be dealt with either under Part II of this Act, or under Part I of this Act, and the medical officer of health or other proper officer shall forthwith make the representation [*either under sec.* 5 *or sec.* 30] necessary for proceedings in accordance with such decision [*see sec.* 46 (5) (6) (7)].

74.—(1) **The Settled Land Act, 1882,** [*secs.* 4 *and* 7, 21, 25, 27, 30] shall be amended as follows:—

(a) Any sale, exchange, or lease of land in pursuance of the said Act, when made for the purpose of the erection on such land of dwellings for the working classes, may be made at such price, or for such consideration, or for such rent, as having regard to the said purpose, and to all the circumstances of the case, is the best that can be reasonably obtained, notwithstanding that a higher price, consideration, or rent might have been obtained if the land were sold, exchanged, or leased for another purpose. [*This enables such land to be sold cheaply for housing purposes*].

(b) The improvements on which capital money [*arising under Settled Land Act*] may be expended, enumerated in section **25** of the said Act, and referred to in section **30** of the said Act, shall, in addition to cottages for labourers, farm servants, and artizans, whether employed on the settled land or not, **include any dwellings available for the working classes,** the building of which in the opinion of the Court is not injurious to the estate.

Writing down value of land for "housing" sites.

(2) Any body corporate holding land may sell, exchange, or lease the land for the purpose of the erection of dwellings for the working classes at such price, or for such consideration, or for such rent as having regard to the said purpose and to all the circumstances of the case is the best that can reasonably be obtained, notwithstanding that a higher price, consideration, or rent might have been obtained if the land were sold, exchanged, or leased for another purpose.

Houses at or under certain low rents must be fit for habitation.

75. In any contract made after the fourteenth day of August, one thousand eight hundred and eighty-five for letting for habitation by persons of the working classes a house or part of a house, **there shall be implied a condition** that the house is at the commencement of the holding in all respects reasonably fit for human habitation. In this section the expression "letting for habitation by persons of the working classes" means the letting for habitation of a house or part of a house at a rent not exceeding in England the sum named as the limit for the composition of rates by section 3 of the Poor Rate Assessment and Collection Act, 1869, and in Scotland or Ireland four pounds.

[*Note.—A curious blunder has been made by the officers of several local authorities, who have wrongly assumed that this section contains a limitation on the rent of municipal dwellings, whereas it simply indicates certain classes of existing dwellings impliedly guaranteed "in all respects reasonably fit for human habitation" by the mere act of letting. In other words the landlord is responsible for any injuries to the tenants' health caused by the houses being in any way unfit for habitation. Unfortunately, in order that this section may apply, the rent must not exceed £20 in London, £13 in Liverpool, Manchester, and Birmingham, and £8 elsewhere.*

Medical officer of health in county of London for purposes of this Act.

76.—(1) The London county council may, with the consent of a Secretary of State, at any time appoint one or more legally qualified practitioner or practitioners, with such remuneration as they think fit, for the purpose of carrying into effect any part of this Act.

(2) Any medical officer of health appointed by the London county council, and any officer appointed under this section by the London county council, shall be deemed to be a medical officer of health within the meaning of this Act.

[*See also sec.* 17 *Local Government Act,* 1888].

Power to local authority to enter and value premises.

77. Any person authorised by the local authority may at all reasonable times of the day, on giving **twenty-four hours** notice in writing to the occupier of his intention so to do, enter any dwelling house, premises, or building which the local authority are authorised to purchase compulsorily under Part I or Part II of this Act for the purpose of surveying and valuing such dwelling house, premises, or building.

[*After confirmation of scheme, only twenty-four hours notice*].

Compensation to tenants for expense of removal.

78. Where a building or any part of a building purchased by the local authority in pursuance of a scheme under Part I or Part II of this Act is not closed by a closing order, and is occupied by any tenant whose contract of tenancy is for less than a year, the local authority, if they require him to give up possession of such building or part for the purpose of pulling down the building, may make to the said tenant **a reasonable allowance on account of his expenses in removing.**

Medical officers of health.

79.—(1) Anything which under Part I or Part II of this Act is authorised or required to be done by or to a medical officer of health may be done by or to any person authorised to act temporarily as such medical officer of health.

(2) Every representation [*secs.* 5, 30, *and* 38] made by a medical officer of health in pursuance of this Act shall **be in writing** [*i.e.*, "*words reproduced in a visible form*"].

Accounts.

80.—(1) Separate accounts shall be kept by the local authority and their officers of their receipts and expenditure under each part of this Act.

[*See sec.* 4 *Act of* 1900, *which partly repeals this section*].

(2) Such accounts shall be audited in the like manner and with the like power to the officer auditing the same, and with the like incidents and consequences, as the accounts of the local authority are for the time being required to be audited by law.

Housing committees may be appointed.

81. For the purposes of this Act, a local authority acting under this Act may appoint out of their own number so many persons as they may think fit, for any purposes of this Act which in the opinion of such authority would be better regulated and managed by means of a committee: Provided that a committee so appointed shall in no case be authorised to borrow any money, to make any rate, or to enter into any contract, and shall be subject to any regulations and restrictions which may be imposed by the authority that formed it.

Sale of land—application of proceeds.

82. Where a local authority sell any land acquired by them for any of the purposes of this Act, the proceeds of the sale shall be applied for any purpose, including repayment of borrowed money, for which capital money may be applied, and which is approved by the Local Government Board.

Rates of loans by Public Works Loans Commissioners.

83. Any loan advanced by the Public Works Loan Commissioners in pursuance of this Act or for labourers dwellings in pursuance of the Public Works Loans Act, 1875, or any Act amending the same, shall bear such rate of interest [not less than three pounds two shillings and sixpence per cent. per annum], as the Treasury may from time to time authorise as being in their opinion sufficient to enable such loans to be made without loss to the Exchequer.

[*These rates vary according to the amending Acts of the Commissioners from time to time. The rate was* $2\frac{3}{4}$ *per cent. in* 1898].

Application of certain provisions as to byelaws.

84. With respect to byelaws authorised by this Act to be made—

(*a*) sections 202 and 203 of the Metropolis Management Act, 1855, where such byelaws are made by the London county council, or any nuisance authority in the administrative county of London;

and (*b*) the provisions of the Public Health Act, 1875, [*secs.* 182 *to* 186] relating to byelaws, where such byelaws are made by a sanitary authority,

shall apply to such byelaws, and a fine or penalty under any such byelaw may be recovered on summary conviction.

Local inquiries.

85.—(1) For the purposes of the execution of their duties under this Act the Local Government Board may cause such local inquiries to be held as the Board see fit, and the costs incurred in relation to any such local inquiry, and to any local inquiry which any other confirming authority holds or causes to be held, including the salary or remuneration of any inspector or officer of or person employed by the Board or confirming authority engaged in the inquiry not exceeding three guineas a day, shall be paid by the local authorities and persons concerned in the inquiry, or by such of them and in such proportions as the Board or confirming authority may direct, and that Board or authority may certify the amount of the costs incurred, and any sum so certified and directed by that Board or authority to be paid by any local authority or person shall be a debt to the Crown from such local authority or person.

(2) Sections 293 to 296 and section 298 of the Public Health Act, 1875, shall apply for the purpose of any order to be made by the Local Government Board or any local inquiry which that Board cause to be held in pursuance of any part of this Act.

Orders, notices, &c.

86.—(1) An order in writing made by a local authority under this Act shall be under their seal and authenticated by the signature of their clerk or his lawful deputy.

(2) A notice, demand, or other written document proceeding from the local authority under this Act shall be signed by their clerk or his lawful deputy.

[*Secs.* 7, 39, *and* 49].

Service of notice.

87. Any notice, summons, writ or other proceeding at law or otherwise required to be served on a local authority in relation to carrying into effect the objects or purposes of this Act, or any of them, may be served upon that authority by delivering the same to their clerk, or leaving the same at his office with some person employed there.

Interested councillors may not vote.

88.—(1) A person shall not vote as member of a local authority or county council or any committee thereof upon any resolution or question which is proposed or arises in pursuance of Part I or Part II of this Act, if it relates to any dwelling house, building, or land in which he is beneficially interested [*secs.* 4 *and* 33].

[*Information may be laid by anyone*].

(2) If any person votes in contravention of this section he shall, on summary conviction, be liable for each offence to a fine not exceeding fifty pounds; but the fact of his giving the vote shall not invalidate any resolution or proceeding of the local authority or county council.

Penalty for obstructing the execution of Act.

89. Where any person obstructs the medical officer of health, or any officer of the local authority, or of the confirming authority mentioned in Part I of this Act, in the performance of anything which such officer or authority is by this Act required or authorised to do, such person shall, on summary conviction, be liable to a fine not exceeding twenty pounds.

Punishment of offences and recovery of fines.

90. Offences under this Act punishable on summary conviction may be prosecuted and fines recovered in manner provided by the Summary Jurisdiction Acts [*before magistrates*].

Powers of Act to be cumulative.

91. All powers given by this Act shall be deemed to be in addition to and not in derogation of any other powers conferred by Act of Parliament, law, or custom, and such other powers may be exercised in the same manner as if this Act had not passed, and nothing in this Act shall exempt any person from any penalty to which he would have been subject if this Act had not passed.

Provided that a local authority shall not, by reason of any local Act relating to a place within its jurisdiction, be exempted from the performance of any duty or obligation to which such authority are subject under any part of this Act.

Definition of local authority, districts, local rate.

92. In this Act, unless the context otherwise requires, "district," "local authority," and "local rate," mean respectively the areas, bodies of persons, and rates specified in the table contained in the First Schedule to this Act, but in Part III of this Act and in reference to any power given by that part, or any act to be done in pursuance thereof shall mean such area, bodies of persons, and rate only in cases where that part of this Act is adopted or being adopted.

Definitions.

93. In this Act, unless the context otherwise requires—

The expression "**land**" includes any right over land:

The expression "**sanitary district**" means the district of a sanitary authority:

The expression "**sanitary authority**" means an urban sanitary authority or a rural sanitary authority:

The expressions "**urban sanitary authority**" and "**rural sanitary authority**" and "**contributory place**" have respectively the same meanings as in the Public Health Act, 1875:

The expression "**superior court**" means the Supreme Court.

The expression "**county of London,**" except where specified to be the administrative county of London, means the county of London exclusive of the city of London.

PART V.

APPLICATION OF ACT TO SCOTLAND.

In the application of this Act to Scotland the following provisions shall have effect:—

94.—(1) A reference to any sections of the Lands Clauses Consolidation Act, 1845, shall be construed to mean a reference to the corresponding sections of the Lands Clauses Consolidation (Scotland) Act, 1845.

(2) Where a dispute under this Act is to be settled by two justices in manner provided by the Lands Clauses Acts in cases where the compensation claimed in respect of lands does not exceed fifty pounds such dispute shall be settled in Scotland by the sheriff in manner provided by the Lands Clauses Consolidation (Scotland) Act, 1845, in similar cases.

(3) The Public Health (Scotland) Act, 1867, and the Acts amending the same shall be substituted for the Public Health Acts and in particular—

(a) With respect to the purchase of land a reference to section **90** of the said Public Health (Scotland) Act, 1867, shall be substituted for a reference to sections **175** to **178** of the Public Health Act, 1875:

(b) Local inquiries by the Board of Supervision [*now Local Government Board for Scotland*] shall be held under sections **10** to **13** of the Public Health (Scotland) Act, 1867, and local inquiries by the Secretary for Scotland under the Local Government (Scotland) Act, 1889, and the provisions of sub-section **1** of section **85** of this Act shall apply to such inquiries by the Board of Supervision:

(c) The provisions as to private improvement expenses and the defraying thereof shall not apply to Scotland; and the local authority shall be entitled to recover in a summary manner the amount apportioned to any building in respect of its increase in value by reason of the demolition of any obstructive building, from the owner or occupier thereof, according to their respective interests in such increase of value.

(4) The Acts relating to nuisances mean, as respects any place in Scotland [the Public Health (Scotland) Act, 1867, and any Act amending the same], [*replaced by Public Health (Scotland) Act*, 1897], and the Local Government (Scotland) Act, 1889, and any local Act which contains any provisions with respect to nuisances in that place.

Modifications as regards legal proceedings in Scotland.

95.—(1) A charging order under Part II of this Act shall be recorded in the appropriate register of sasines.

(2) Superior court means in Scotland the Court of Session, and where any order, certificate, or other act under this Act may be made a rule of a superior court, the Court of Session in Scotland may, on the application of the Lord Advocate, on behalf of the confirming authority, or on the application of any person interested, interpose their authority to any such order, certificate, or act, and grant decree conform thereto upon which execution and diligence may proceed in common form.

(3) An appeal from an order of a local authority under Part II of this Act shall, in Scotland, be to the sheriff, and the same procedure shall apply as on an appeal from the sheriff substitute to the sheriff, but with the same provisoes as apply to the appeal in England from the order of the local authority to a court of quarter sessions.

(4) Offences under this Act punishable on summary conviction may be prosecuted and fines recovered before the sheriff or two justices in burghs before the magistrates in manner provided by the Summary Jurisdiction (Scotland) Acts, and all necessary jurisdiction is hereby conferred on such sheriff or two justices, or any two magistrates of a burgh.

Miscellaneous modifications.

96.—(1) This Act shall be read and construed as if for the expression "the Local Government Board," wherever it occurs therein, the expression "the Secretary for Scotland" were substituted, except that the provisions of this Act with respect to the adoption and execution of Part III of this Act by a rural sanitary authority shall apply to the adoption and execution thereof by a local authority, being a district committee, and the Board of Supervision for the Relief of the Poor in Scotland shall be substituted in the said part for the county council. [*See sec.* 94 (3) (*b*)].

(2) The expenses incurred by a local authority under this Act may be defrayed in the same manner as general expenses under section 94, sub-section 2, of the Public Health (Scotland) Act, 1867, and money may be borrowed for the purposes of this Act in the same manner and subject to the same conditions as nearly as may be as money may be borrowed for the erection of hospitals under the Public Health (Scotland) Amendment Act, 1871; provided that [*in the case of a rural sanitary authority*] the assessment therefor shall be levied only within the parish or parishes in respect of which such expenses are incurred.

(3) The Edinburgh Gazette shall be substituted for the London Gazette.

(4) The expression "medical officer of health" means medical officer.

(5) The expression "person entitled to the first estate of freehold in" means owner of.

(6) The expression "court of quarter sessions" means the sheriff.

(7) The expression "urban sanitary authority" means the local authority under the Public Health (Scotland) Act, 1867, being a town council or police commissioners or trustees exercising the functions of police commissioners.

(8) The expression "rural sanitary authority" means a district committee, or where a county has not been divided into districts under the Local Government (Scotland) Act, 1889, the county council.

(9) The expression "contributory place" means a parish.

(10) The expression "court of summary jurisdiction" means the sheriff or any two justices of the peace sitting in open court, or any magistrate or magistrates within the meaning of the Summary Jurisdiction Acts.

(11) The expression "executors, administrators, or assigns" means heirs, executors, or assignees.

(12) The expression "mortgage" means bond and disposition to security.

(13) The reference to quitrents and other charges incident to tenure, and to tithe commutation rentcharge shall be read as applicable to feu duties, casualties, and teinds.

(14) With respect to byelaws authorised by this Act to be made, the provisions of the Public Health (Scotland) Act, 1867, [*now* 1897] relating to rules and regulations for common lodging houses shall apply to such byelaws with the necessary variations, and a fine or penalty under any such byelaw may be recovered on summary conviction.

(15) An order in writing made by a local authority under this Act, where such local authority have not a seal, shall be authenticated by the signature of any two or more members of the local authority and of their clerk or his lawful deputy.

(16) The provisions of Part II of this Act with respect to the powers of county councils shall not apply to Scotland.

Provision as to superior of lands for purpose of Part II.

97.—(1) The superior of any lands and heritages may give notice of his right of superiority to the local authority, and thereupon the local authority shall give such superior notice of any proceedings taken by them in pursuance of Part II of this Act in relation to such lands and heritages.

(2) If it appears to the sheriff, on the application of such superior, that default is being made in the execution of any works required to be executed on such lands and heritages in respect of which a closing order has been made, or in the demolition of a building on such lands and heritages, or in claiming to retain any site, in pursuance of Part II of this Act, and that the interests of the applicant will be prejudiced by such default, and that it is just to make the order, the sheriff may make an order empowering the applicant forthwith to enter on the lands and heritages, and within the time fixed by the order to execute the said works, or to demolish the building, or to claim to retain the site, as the case may be.

(3) The Sheriff may in any case, by order, enlarge the time allowed under any order for the execution of any works or the demolition of a building, or the time within which a claim may be made to retain the site of a building.

(4) Before an order is made under this section notice of the application shall be given to the local authority.

PART VI.

APPLICATION OF ACT TO IRELAND.

Modification in application of Act to Ireland.

98. In the application of this Act to Ireland, the following provisions shall have effect—

(1) The Public Health (Ireland) Act, 1878, shall be substituted for the Public Health Act, 1875, and in particular the references in this Act to sections **175, 176,** and **177** of the Public Health Act, 1875, shall be respectively taken to be references to sections **202, 203,** and **204,** respectively, of the Public Health (Ireland) Act, 1878, and the reference to sections **293** to **296, 298** of the Public Health Act, 1875, shall be taken to be a reference to sections **209, 210, 212, 213,** and **215** of the Public Health (Ireland) Act, 1878.

(2) The Acts relating to nuisances mean as respects any place in Ireland the Public Health (Ireland) Act, 1878, and any local Act which contains any provisions with respect to nuisances in that place.

(3) The expression "quarter sessions" means, in towns and boroughs where there are separate quarter sessions, the quarter sessions of the said towns and boroughs, and in towns and boroughs where there are no separate quarter sessions, the quarter sessions of the division of the counties in which such towns or boroughs are situate.

(4) The provisions of section 24 of the Petty Sessions (Ireland) Act, 1851, respecting appeals from courts of summary jurisdiction authorised by that section, and any enactment amending the same, shall in Ireland apply in the case of appeals from an order of a local authority to a court of quarter sessions under Part II of this Act, as if such order was an order of a court of summary jurisdiction, but with the same provisoes as apply under this Act in the case of such an appeal in England.

(5) The Local Government Board for Ireland shall be substituted for the Local Government Board.

(6) The Commissioners of Public Works in Ireland acting with the consent of the Treasury shall be substituted for the Public Works Loan Commissioners.

(7) The medical officer of health in Ireland shall include the medical superintendent officer of health appointed under the Public Health (Ireland) Act, 1878.

(8) The Dublin Gazette shall be substituted for the London Gazette.

(9) Every charging order under Part II of this Act shall be registered in the office for registering deeds, conveyances, and wills in Ireland.

(10) An order in writing made by a local authority under this Act, where such local authority have not a seal, shall be authenticated by the signature of any two or more members of the local authority and of their clerk or his lawful deputy.

(11) The accounts of the local authority under this Act shall be audited in the like manner and with the like power to the officer auditing the same, and with the like incidents and consequences, as the accounts of that authority as a sanitary authority are for the time being required to be audited by law.

(12) The consent of the Treasury shall in Ireland be substituted for the consent of the Local Government Board required under Part III of this Act to the appropriation of land for lodging houses, to the sale and exchange of land, and to the sale of lodging houses when considered too expensive.

Adoption of Part III of Act by town commissioners of small towns in Ireland.

99.—(1) In a town not being an urban sanitary district, Part III of this Act may be adopted by any town commissioners for the time being existing for the paving, lighting, or cleansing of that town under any Public Act of Parliament or any charter, and the Act when adopted shall be carried into execution by such town commissioners, and for that purpose they shall be deemed to be a local authority within the meaning of the said part.

(2) Such commissioners shall give not less than twenty-eight nor more than forty-two days public notice of their intention to take into consideration the propriety of adopting the said part of this Act, and of the time and place for holding the meeting when they will take it into consideration.

(3) If at that meeting there is presented to the commissioners a memorial in writing signed by not less than one tenth in value of the persons liable to be rated to rates made by such commissioners requesting them to postpone the said consideration for a period of one year, then the consideration shall be so postponed, and shall be entered upon as soon after the expiration of the year as the commissioners think fit.

(4) If the said part of this Act is adopted, the local rate shall be any rate which the commissioners have power to impose for the purpose of paving, lighting, cleansing, or otherwise improving the town, and such rate may, with the approval of the Treasury, be increased for the purpose.

(5) The net income arising from any lodging houses or dwellings provided by the commissioners in pursuance of the said part of this Act, after the payment of all out-goings, including the interest and instalments of principal of any loan, shall be paid to the town commissioners' fund, or otherwise in aid of the rates which have been applied to the payment of the expenses.

Incorporation of sections of 10 and 11 Vict., c. 16, for purposes of Part III of Act.

100. Sections 56 to 64, both inclusive, and sections 99 to 103, both inclusive, of the Commissioners Clauses Act, 1847, shall be incorporated with Part III of this Act, so far as regards any town commissioners or any dock or harbour company or commissioners; and in the construction of the said sections for the purposes of the part of this Act with which they are so incorporated, the expression "commissioners" shall mean any such commissioners or company as aforesaid, and the expression "special Act" shall mean this Act.

Power of making byelaws for labourers dwellings in Ireland.

101.—(1) Any company, society, or association establishing lodging houses in pursuance of Part III of this Act shall have the same power of making byelaws for the regulation of such lodging houses as a local authority have under the said part.

(2) Any byelaw made for the regulation of lodging houses in pursuance of Part III of this Act shall not be valid until approved by the Local Government Board, and a production of a copy of the byelaws purporting to be sealed with the seal of the Local Government Board and signed by the President or by the Under Secretary to the Lord Lieutenant or by the Vice-President, or by two other members of the Board both signing, shall be sufficient evidence of such approval in all courts of justice and elsewhere.

(3) Where a byelaw has been so approved, any fine imposed by the same may be recovered before a court of summary jurisdiction; and **one-half of any fine so recovered shall be paid to the informer** and the other half to the authority who made the byelaw, and shall be applied by them in aid of the expenses of the lodging houses.

PART VII.

REPEAL AND TEMPORARY PROVISIONS.

Repeal of Acts.

102. The Acts mentioned in the Seventh Schedule to this Act are hereby repealed to the extent in the third column of that schedule specified.

Provided that:—

(1) Where the Labouring Classes Lodging Houses Acts, 1851 to 1885, have been adopted in any district, that adoption shall be deemed to be an adoption of Part III of this Act, and this Act shall apply accordingly;

(2) Any officer appointed under any enactment hereby repealed shall continue and be deemed to be appointed under this Act;

(3) Any dwelling houses acquired by the local authority under the Artizans Dwellings Acts, 1868 to 1885, and vested in them at the commencement of this Act, shall be held by such local authority as if they had been acquired under the provisions of Part III of thi Act, and any land or premises other than dwelling houses so acquired and held by them at the commencement of this Act shall be held as if the same had been acquired as a site of an obstructive building in pursuance of Part II of this Act, but may with the consent of the authority authorised by the said part of this Act to consent to the sale of land so acquired be appropriated for the purposes of Part III of this Act.

Temporary Provisions.

103. The provisions of this Act relating to compensation, to the power of the local authority to enter and value premises, to the compensation of tenants for expense of removal, shall be applicable in the case of all improvement schemes which have been confirmed by Act of Parliament during the session in which this Act is passed.

SCHEDULES.

FIRST SCHEDULE.

ENGLAND AND WALES.

Sections 54, 92.—Definitions: Throughout Act.

District.	Local Authority.	Local Rate.
Urban sanitary district.	The urban sanitary authority.	The rate out of which the general expenses of the execution of the Public Health Acts are defrayed.
The City of London.	The Commissioners of Sewers.	The sewer rate and the consolidated rate levied by such Commissioners, or either of such rates.
(1) For the purposes of Parts I and III.		
The County of London.	The County Council of London.	The county fund and the amount payable shall be deemed to be required for special county purposes.
(2) For the purposes of Part II.		
A parish other than the parish of Woolwich mentioned in Schedule A to the Metropolis Management Act, 1855, as amended by the Metropolis Management (Amendment) Act, 1885, and the Metropolis Management (Battersea and Westminster) Act, 1887.	The Vestry elected under the Metropolis Management Act, 1855.	The general rate leviable by such vestry or board under the Metropolis Management Act, 1855.
A district mentioned in Schedule B to the Metropolis Management Act, 1855, as amended by the Metropolis Management (Amendment Act, 1885, and the Metropolis Management (Battersea and Westminster) Act, 1887.	The Board of Works for the district elected under the Metropolis Management Act, 1855.	
Parish of Woolwich.	The local board of health.	The district fund and general district rate.
(3) For the purposes of Parts II and III.		
Rural sanitary district.	The rural sanitary authority.	The rate out of which the "general" or "special" expenses, as the case may be, of the execution of the Public Health Acts are defrayed.

SCOTLAND.

Throughout Act.

District.	Local Authority.	Local Rate.
Districts under the Public Health (Scotland) Act, 1867, exclusive of parishes or parts thereof over which the jurisdiction of a town council or of police commissioners or trustees exercising the functions of police commissioners does not extend.	The local authorities under the Public Health (Scotland) Act, 1867, in those districts.	The public health rate.

Under Parts II and III.

Districts under the Public Health (Scotland) Act, 1867, as amended by the Local Government (Scotland) Act, 1889.	The local authorities under the Public Health (Scotland) Act, 1867, in those districts.	The public health rate.

IRELAND.

Under Parts I and III.

District.	Local Authority.	Local Rate.
Urban sanitary district.	The urban sanitary authority.	The rate out of which the general expenses of the execution of the Public Health (Ireland) Act, 1878, are defrayed in these districts.

Under Part II.

Urban sanitary district.	The urban sanitary authority.	The rate out of which the general expenses of the execution of the Public Health (Ireland) Act, 1878, are defrayed in the district.
Rural sanitary district.	The rural sanitary authority.	The rate out of which the special expenses of the execution of the Public Health (Ireland) Act, 1878, are defrayed in the district.

Note.—In any case in the United Kingdom where an urban sanitary authority does not levy a borough rate or any general district rate, but is empowered by a Local Act or Acts to borrow money and to levy a rate or rates throughout the whole of their district for purposes similar to those or to some of those for which a general district rate is leviable, it shall be lawful for such sanitary authority to defray the expenses incurred in the execution of Part III of this Act by means of money to be borrowed, and a rate or rates to be levied, under such Local Act or Acts.

SECOND SCHEDULE.

[*This Schedule does not apply to Part III of the Act. Sections 16 to 68 of the Lands Clauses Act, 1845, are practically superseded, and sections 81-85, 92, 93, 98, 116, 119, 127 are materially modified or done away with (see Arts 11-13, and 24-25)*].

Section 20.

PROVISIONS WITH RESPECT TO THE PURCHASE AND TAKING OF LANDS IN ENGLAND OTHERWISE THAN BY AGREEMENT, AND OTHERWISE AMENDING THE LANDS CLAUSES ACTS.

DEPOSIT OF MAPS AND PLANS.

1-4. 38 and 39 Vict. c. 36, Sch.

(1) The local authority shall as soon as practicable after the passing of the confirming Act cause to be made out, and to be signed by their clerk or some other principal officer appointed by them, maps and schedules of all lands proposed to be taken compulsorily, (which lands are hereinafter referred to as the schedule lands,) together with the names, so far as the same can be reasonably ascertained, of all persons interested in such lands as owners or reputed owners, lessees or reputed lessees, or occupiers.

(2) The maps made by the local authority shall be upon such scale and be framed in such manner as may be prescribed by the confirming authority.

(3) The local authority shall deposit such maps and schedules at the office of the confirming authority, and shall deposit and keep copies of such maps and schedules at the office of the local authority.

APPOINTMENT OF ARBITRATOR.

(4) After such deposit at the office of the confirming authority as aforesaid, it shall be lawful for the confirming authority, upon the application of the local authority, to appoint an arbitrator between the local authority, and the persons interested in such of the scheduled lands, or lands injuriously affected by the execution of such scheme, so far as compensation for the same has not been made the subject of agreement.

PROCEEDINGS ON ARBITRATION.

45 and 46 Vict. c. 54 Sch. (1) *a-f.*

(5) Before any arbitrator enters upon any inquiry he shall, in the presence of a justice of the peace, make and subscribe the following declaration ; that is to say,

"I, *A.B.*, do solemnly and sincerely declare, that I will faithfully and honestly, "and to the best of my skill and ability, hear and determine the matters referred to "me under the provisions of the Housing of the Working Classes Act, 1890.

"*A.B.*

"Made and subscribed in the presence of ."

And such declaration shall be annexed to the award when made ; and if any arbitrator, having made such declaration, wilfully act contrary thereto, he shall be guilty of a misdemeanour.

(6) As soon as an arbitrator has been appointed as aforesaid, the confirming authority shall deliver to him the maps and schedules deposited at their office, and the local authority shall publish once in each of three successive weeks the following particulars :—

(1) The appointment of the arbitrator ;

and (2) The deposit at the office of the local authority of the copies of such maps and schedules as aforesaid, with a description of the situation of such office, and a statement of the time at which such copies may be inspected by any person desirous of inspecting the same.

Such publication shall be made not only by advertisement, but also by placards and handbills affixed in conspicuous places on or near the lands to be taken, and also by leaving a notice thereof at each house proposed to be taken, and also by sending a notice thereof by post to the persons interested in such lands as owners or reputed owners, lessees or reputed lessees, so far as they can be reasonably ascertained.

Assessment of compensation by arbitrator.

(7) In every case in which compensation is payable under Part I of this Act, by the local authority to any claimant, and which compensation has not been made the subject of agreement (in this Act referred to as a "disputed case"), the arbitrator shall ascertain in such manner as he thinks most convenient the amount of compensation demanded by the claimant, and the amount which the local authority may be willing to pay; and after hearing all such parties interested in each disputed case as may appear before him at a time and place of which notice has been given as in Part I of this Act mentioned, he shall proceed to decide on the amount of compensation to which he may consider the claimant to be entitled in each case.

(8) The arbitrator shall give notice to the claimants in disputed cases by causing such notice to be published or otherwise in such manner as he thinks advisable, of a time and place at which the difference between the claimants and the local authority in disputed cases as to the amount of compensation to be paid will be decided by the arbitrator.

Award of Arbitrator.

(9) After the arbitrator has arrived at a decision on all the disputed cases brought before him, he shall make an award under his hand and seal, and such award shall be final, and be binding and conclusive (subject to the provisions concerning an appeal hereinafter contained) upon all persons whomsoever, and no such award shall be set aside for irregularity in matter of form, but the arbitrator may and, if the local authority request him so to do, shall from time to time make an award respecting a portion only of the disputed cases brought before him.

(10) Such award as aforesaid shall be deposited at the office of the confirming authority, and a copy thereof shall be deposited at the office of the local authority, and the local authority shall thereupon publish, once in each of three successive weeks, notice of the deposit having been made at the office of the local authority of a copy of the award, and a further notice requiring all persons claiming to have any right to or interest in the lands (the compensation to be paid in respect of which is ascertained by such award) to deliver to the local authority on or before a day to be named in such notice (such day not being earlier than twenty-one days from the date of the last publication of the notice), a short statement in writing of the nature of such claim, and a short abstract of the title on which the same is founded; and such statement and abstract shall be paid for by the local authority. Such abstract of title, in the case of a person claiming a fee simple interest in the land, shall commence twenty years previous to the date of the claim, except there has been an absolute conveyance on sale within twenty years, and more than ten years previous to the claim when the abstract shall commence with such conveyance.

SPECIAL POWERS OF ARBITRATION.

Power of arbitrator as to apportionment. 42 and 43 Vict.

(11) The arbitrator shall have the same power of apportioning any rentservice rentcharge, chief or other rent, payment, or incumbrance, or any rent payable in respect of lands comprised in a lease, as two justices have under the Lands Clauses Consolidation Act, 1845 [*secs.* 98, 116, *and* 119].

Amendment respecting severance of properties. 8 and 9 Vict. c. 18. 42 and 43 Vict. c. 63. Sch. (3).

(12) Notwithstanding anything in section 92 of the Lands Clauses Consolidation Act, 1845, the arbitrator may determine that such part of any house, building, or manufactory as is proposed to be taken by the local authority can be taken without material damage to such house, building, or manufactory, and if he so determine may award compensation in respect of the severance of the part so proposed to be taken,

in addition to the value of that part, and thereupon the party interested shall be required to sell and convey to the local authority such part, without the local authority being obliged to purchase the greater part or the whole of such house, building, or manufactory.

The local authority, or any persons interested, if dissatisfied with a determination under this enactment, may, in manner provided with respect to appeals to a jury in respect of compensation for land by this schedule, submit the question of whether the said part can be taken without material damage, as well as the question of the proper amount of compensation, to a jury; and the notice of intention to appeal shall be given within the same time as notice of intention to appeal against the amount of compensation awarded is required to be given.

Omitted interests, 42 and 43 Vict. c. 63. Sch. (4).

(13) [*Supersedes sec.* 124]. The amount of purchase money or compensation to be paid in pursuance of section 124 of the Lands Clauses Consolidation Act, 1845, in respect of any estate, right, or interest in or charge affecting any of the scheduled lands which the local authority have through mistake or inadvertence failed or omitted duly to purchase or make compensation for, shall be awarded by the arbitrator and be paid, in like manner, as near as may be, as the same would have been awarded and paid if the claim of such estate, right, interest, or charge had been delivered to the arbitrator before the day fixed for the delivery of statements of claims.

If the arbitrator is satisfied that the failure or omission to purchase the said estate, right, interest, or charge, arose from any default on the part either of the claimant or of the local authority, he may direct the costs to be paid by the party so in default.

PAYMENT OF PURCHASE MONEY.

Acts 14-21. See 38 and 39 Vict. c. 36. Sch.

(14) Within thirty days from the delivery of such statement and abstract as aforesaid to the local authority, the local authority shall, where it appears to them that any person so claiming is absolutely entitled to the lands, estate, or interest claimed by him, deliver to such person, on demand, a certificate stating the amount of the compensation to which he is entitled under the said award.

(15) Every such certificate shall be prepared by and at the cost of the local authority; and where any agreement has been entered into as to the compensation payable in respect of the interest of any person in any lands, the local authority may, where it appears to them that such person is absolutely entitled, deliver to such person a like certificate.

(16) The local authority shall, thirty days after demand, pay to the party to whom any such certificate is given, or otherwise as herein provided in the cases hereinafter mentioned, the amount of moneys specified to be payable by such certificate to the party to whom or in whose favour such certificate is given, his or her executors, administrators, or assigns.

(17) If the local authority wilfully make default in such payment as aforesaid, then the party named in such certificate shall be entitled to enter up judgment against the local authority in the High Court, for the amount of the sums specified in such certificate, in the same manner in all respects as if he had been, by warrant of attorney from the local authority, authorised to enter up judgment for the amount mentioned in the certificate, with costs, as is usual in like cases; and all moneys payable under such certificates, or to be recovered by such judgments as aforesaid, shall at law and in equity be taken as personal estate as from the time of the local authority entering on any such lands as aforesaid.

(18) When and so soon as the local authority have paid to the party to whom any such certificate as aforesaid is given, or otherwise, as herein provided, in the cases hereinafter mentioned, the amount specified to be payable by such certificate to the party to whom or in whose favour the certificate is given, his executors, administrators, or assigns, it shall be lawful for the local authority, upon obtaining such receipt as hereinafter mentioned, from time to time to enter upon any lands in respect of which such certificate is given, and thenceforth to hold the same for the estate or interest in respect of which the amount specified in such certificate was payable.

(19) In every case in which any moneys are paid by any local authority under this Act for such compensation as aforesaid, the party receiving such moneys shall give to the local authority a receipt for the same, and such receipt shall have the effect of a grant, release, and conveyance of all the estate and interest of such party, and of all parties claiming under or through him, in the lands in respect of which such moneys are paid, provided such receipt has an ad valorem stamp of the same amount impressed thereon in respect of the purchase moneys mentioned in such certificate as would have been necessary if such receipt had been an actual conveyance of such estate or interest, every such receipt to be prepared by and at the cost of the local authority.

(20) If it appear to the local authority, from any such statement and abstract as aforesaid, or otherwise, that the person making any such claim as aforesaid is not absolutely entitled to the lands, estate, or interest in respect of which his claim is made, or is under any disability, or if the title to such lands, estate, or interest be not satisfactorily deduced to the local authority, then and in every such case the amount to be paid by the local authority in respect of such lands, estate, or interest as aforesaid shall be paid and applied as provided by the clauses [*secs.* 69-80] of the Lands Clauses Consolidation Act, 1845, as amended by the Court of Chancery Funds Act, 1872, "with respect to the purchase money or compensation coming to parties having "limited interests, or prevented from treating, or not making title."

(21) Where any person claiming any right or interest in any lands refuses to produce his title to the same, or where the local authority have under the provisions of Part I of this Act taken possession of any lands in respect of the compensation whereof, or of any estate or interest wherein, no claim has been made within one year from the time of the local authority taking possession, or if any party to whom any such certificate has been given or tendered refuses to receive such certificate, or to accept the amount therein specified as payable to him, then and in any such case the amount payable by the local authority in respect of such lands, estate, or interest, or the amount specified in such certificate, shall be paid into the Bank of England, in manner provided by the last-mentioned clauses of the Lands Clauses Consolidation Act, 1845, as amended by the Court of Chancery Funds Acts, 1872, and the amount so paid into the said Bank shall be accordingly dealt with as by the said Act provided.

(22) Nothing herein contained shall prevent the local authority from requiring any further abstract or evidence of title respecting any lands included in any such award as aforesaid, in addition to the abstract or statement hereinbefore mentioned, if they think fit, so as the same be obtained at the cost of the local authority.

(23) If from any reason whatever the local authority does not deliver the certificate aforesaid to any party claiming to be entitled to any interest in any lands the possession whereof has been taken by the local authority as aforesaid, then the right to have a certificate according to the provisions of this Act may, at the cost and charge of the local authority, be enforced by any party or parties, by **application to the High Court**, in a summary way by petition, **and all other rights and interests of any party** or parties **arising under the provisions of this Act may be in like manner enforced** against the local authority by such application as aforesaid.

ENTRY ON LANDS ON MAKING DEPOSIT.

(24) [*Supersedes secs.* 84 *and* 85 *of Act of* 1845]. Where the local authority are desirous, for the purposes of their works, of entering upon any lands before they would be entitled to enter thereon under the provisions hereinbefore contained, it shall be lawful for the local authority, at any time after the arbitrator has framed his award, upon depositing in the Bank of England such sum as the arbitrator may certify to be in his opinion the proper amount to be so deposited in respect of any lands authorised to be purchased or taken by the local authority, and mentioned in such award, to enter upon and use such lands for the purposes of the improvement scheme of the local authority: and the arbitrator shall, upon the request of the local authority at any time after he has framed such award, certify under his hand the sum which, in his opinion, should be so deposited by the local authority in respect of any lands mentioned in such award before they enter upon and use the same as aforesaid, and the sum to be so certified shall be the sum or the amount of the several sums set forth in such award as the sum or sums to be paid by the local authority in respect of such lands, or such greater amount as to the arbitrator, under the circumstances of

the case, may seem proper, and, notwithstanding such entry as aforesaid, all proceedings for and in relation to the completion of the award, the delivery of certificates, and other proceedings under Part I of this Act, shall be had, and payments made, as if such entry and deposit had not been made;

Provided that the local authority shall, where they enter upon any lands by virtue of this present provision, pay interest at the rate of five pounds per centum per annum upon the compensation money payable by them in respect of any lands so entered upon, from the time of their entry until the time of the payment of such money and interest to the party entitled thereto, or where, under the provisions of Part I of this Act, such compensation is required to be paid into the Bank of England, then until the same, with such interest, is paid into such Bank accordingly; and where under this provision interest is payable on any compensation money the certificate to be delivered by the local authority in respect thereof shall specify that interest is so payable, and the same shall be recoverable in like manner as the principal money mentioned in such certificate.

(25) The money so deposited as last aforesaid shall be paid into the Bank of England to such account as may from time to time be directed by any regulation or Act for the time being in force in relation to moneys deposited in the bank in similar cases, or to such account as may be directed by any order of the High Court, and remain in the bank by way of security to the parties interested in the lands which have been so entered upon for the payment of the money to become payable by the local authority in respect thereof under the award of the arbitrator; and the money so deposited may, on the application by petition of the local authority, be ordered to be invested in Bank Annuities or Government securities, and accumulated: and upon such payment as aforesaid by the local authority it shall be lawful for the High Court, upon a like application, to order the money so deposited, or the funds in which the same shall have been invested, together with the accumulation thereof, to be repaid or transferred to the local authority, or, in default of such payment as aforesaid by the local authority, it shall be lawful for the said court to order the same to be applied in such manner as it thinks fit for the benefit of the parties for whose security the same shall so have been deposited.

APPEAL.

Section 45 and 46 Vict. c. 54, Sch. (G).

(26) In the following cases, namely:—

(a) Where the party named in any certificate issued under the provisions hereinbefore contained of the amount of the compensation ascertained by any award under Part I of this Act (or any party claiming under the party so named) is dissatisfied with the amount in such certificate certified to be payable, and such amount exceeds one thousand pounds,

and *(b)* Where any party claiming any interest in any moneys so paid into court as aforesaid is dissatisfied with the amount of the price or compensation in respect of which such moneys are paid into court, and such amount exceeds one thousand pounds;

also *(c)* Where the local authority is dissatisfied with the amount of compensation which the arbitrator appointed under the provisions of Part I of this Act has awarded to be paid by the local authority to any person in respect of any estate or interest in lands, and such amount exceeds the sum of one thousand pounds:

the party dissatisfied may, upon obtaining the leave of the High Court, which leave may be granted by such court or any judge thereof at chambers in a summary manner, and upon being satisfied that a failure of justice will take place if the leave is not granted, submit the question of the proper amount of compensation to a jury, provided that such party give notice in writing to the other party of their intention to appeal within ten days after the cause of appeal has arisen.

The cause of appeal shall be deemed to have arisen—

(1) Where a certificate has been issued as aforesaid, at the date of the issue of the certificate;

(2) Where moneys have been paid into court, at the date of the payment into court;

(3) Where the local authority appeals, at the date of the making of the award.

Cases in which certain sections of the Lands Clauses Acts apply.

(27) Where a notice has been given under Part I of this Act of an appeal to a jury in respect of compensation for land, or any interest in land, a question of disputed compensation required to be determined by the verdict of a jury shall be deemed to have arisen within the meaning of the Lands Clauses Consolidation Act, 1845, and all the provisions of that Act contained in sections 38 to 57, both inclusive, shall be deemed to apply, except sections 47 and 51: Provided also, that—

(1) Where the local authority appeals that authority shall be deemed to be the plaintiff and the party entitled to compensation to be the defendant;

and (2) Where the party claiming compensation appeals, then, in case the verdict of the jury is for a sum exceeding the award of the arbitrator, the local authority shall pay to such party the costs of the trial, such costs to be taxed and ascertained in the same manner as costs are by law ascertained on the trial of issues tried in the High Court; but in case the verdict of the jury is for a sum not exceeding the award of the arbitrator, the party appealing shall pay to the local authority the costs of the trial to be taxed and ascertained in manner aforesaid.

(3) Where the local authority is the appellant—

(*a*) Notwithstanding the verdict of the jury may be for a sum less than that awarded by the arbitrator, the local authority shall pay to the other party such sum not exceeding twenty pounds for the costs of the trial as the sheriff or other officer before whom the same is tried shall direct;

and (*b*) In case the verdict of the jury is for a sum equal to or exceeding the award of the arbitrator, the local authority shall pay to the other party the costs of the trial, such costs to be taxed and ascertained in manner aforesaid.

(*c*) The amount of compensation awarded by the arbitrator shall not be communicated to the jury, but they shall be required to make an independent assessment of the amount of compensation to which the party claiming compensation is entitled.

COSTS OF ARBITRATION.

See 45 and 46 Vict. c. 54. Sch. (H).

(28) The salary or remuneration, travelling and other expenses of the arbitrator, and all costs, charges, and expenses (if any) which may be incurred by the confirming authority in carrying the provisions of Part I of this Act into execution, shall, after the amount thereof shall have been certified under this article, be paid by the local authority; and the amount of such costs, charges, and expenses shall from time to time be certified by the confirming authority after first hearing any objections that may be made to the reasonableness of any such costs, charges and expenses by or on behalf of the local authority; and every certificate of the said confirming authority certifying the amount of such costs, charges, and expenses, shall be taken as proof in all proceedings at law or in equity of the amount of such respective costs, charges, and expenses, and the amount so certified shall be a debt due from the local authority to the Crown, and shall be recoverable accordingly.

Further, any such certificate may be made a rule of a superior court on the application of any party named therein, and may be enforced accordingly.

(29)—(1) It shall be lawful for the arbitrator, where he thinks fit, upon the request of any party by whom any claim has been made before him, to certify the amount of the costs properly incurred by such party in relation to the arbitration, and the amount of the costs so certified shall be paid by the local authority;

See 45 and 46 Vict. c. 54. Sch. (I).

Provided that—

(*a*) The arbitrator shall not be required to certify the amount of costs in any case where he considers such costs are not properly payable by the local authority;

(*b*) The arbitrator shall not be required to certify the amount of costs incurred by any party in relation to the arbitration, in any case where he considers that such party neglected, after due notice from the local authority,

to deliver to that authority a statement in writing within such time, and containing such particulars respecting the compensation claimed, as would have enabled the local authority to make a proper offer of compensation to such party before the appointment of the arbitrator.

(c) No certificate shall be given where the arbitrator has awarded the same or a less sum than has been offered by the local authority in respect of the claim before the appointment of the arbitrator.

(2) If within seven days after demand the amount certified be not paid to the party entitled to receive the same, such amount shall be recoverable as a debt from the local authority with interest at the rate of five per cent. per annum for any time during which the same remains unpaid after such seven days as aforesaid.

MISCELLANEOUS.

(30) The arbitrator may call for the production of any documents in the possession or power of the local authority, or of any party making any claim under the provisions of Part I of this Act, which such arbitrator may think necessary for determining any question or matter to be determined by him under Part I of this Act, and may examine any such party and his witnesses, and the witnesses for the local authority, on oath, and administer the oaths necessary for that purpose.

(31) If any arbitrator appointed in pursuance of Part I of this Act die, or refuse, decline, or become incapable to act, the confirming authority may appoint an arbitrator in his place, who shall have the same powers and authorities as the arbitrator first appointed; and upon the appointment of any arbitrator in the place of an arbitrator dying, or refusing, declining, or becoming incapable to act, all the documents relating to the matter of the arbitration which were in the possession of such arbitrator shall be delivered to the arbitrator appointed in his place, and the local authority shall publish notice of such appointment in the London Gazette.

(32) All notices required by this schedule to be published shall be published in some one and the same newspaper circulating within the jurisdiction of the local authority, and where no other form of service is prescribed all notices required to be served or given by the local authority under this schedule or otherwise upon any persons interested in or entitled to sell lands, shall be served in manner in which notices of lands proposed to be taken compulsorily for the purpose of an improvement scheme are directed by Part I of this Act to be served upon owners or reputed owners, lessees or reputed lessees, and occupiers.

APPLICATION OF SCHEDULE TO SCOTLAND.

The provisions of this schedule shall apply to Scotland, with the following modifications:—

(33)—

(a) In any reference in this schedule to "an abstract of title" there shall be substituted "a legal progress of the title deeds":

(b) In articles 16 and 18 of this schedule the words heirs, executors, or assignees shall be substituted for the words "executors, administrators, or assigns":

(c) In articles 20 and 21 the words "as amended by the Court of Chancery Funds Acts 1872," shall be omitted:

(d) Any reference to payment of money into the Bank of England shall be construed to be payment into any one of the incorporated or chartered banks of Scotland:

(e) Any reference to the High Court shall be construed as a reference to the Court of Session:

(f) Any money ordered to be invested under article 25 of this schedule shall be invested only in Government securities:

(g) Any reference to payment of money into court shall be construed as payment into bank:

(h) A reference to plaintiff and defendant shall be construed as a reference to pursuer and defender:

(i) The Edinburgh Gazette shall be substituted for the London Gazette.

(34) In lieu of articles 11, 17, and 19 of this schedule the following provisions shall be substituted :—

(i) The arbitrator shall have the same power of apportioning any feu duty, ground annual, casualty or superiority, or any rent or other annual or recurring payment or incumbrance, or any rent payable in respect of lands comprised in a lease, as the sheriff has under the Lands Clauses Consolidation (Scotland) Act, 1845.

(ii) If the local authority wilfully make default in such payment as aforesaid, then the party named in such certificate shall be entitled to record the same in the books of council and session, or other judge's books competent, and to have a decree interponed thereto, and to be extracted with a view to execution, in the like manner as if a formal clause of registration had been contained therein ; and all diligence and execution shall be competent thereon in the like manner and to all effects as upon any bond containing such formal clause of registration : and all moneys payable under such certificates, or to be recovered by such execution and diligence as aforesaid, shall be taken as personal estate as from the time of the local authority entering on any such lands as aforesaid.

(iii) In every case in which any moneys are paid by any local authority under this Act for such compensation as aforesaid, the party receiving such moneys shall give to the local authority a conveyance of the lands in respect of which such moneys are paid, or of all the estate and interest of such party, and of all parties claiming under or through him, in such lands, and every such conveyance shall be prepared by and at the costs of the local authority.

APPLICATION OF SCHEDUE TO IRELAND.

(35) The provisions of this schedule shall apply to Ireland, with the following modifications :—

(*a*) In articles 20 and 21 the words and figures "the Act of the session of the "thirteenth and fourteenth years of the reign of Her present Majesty, "chapter fifty-one, intituled 'An Act for the transfer of the equitable "'jurisdiction of the Court of Exchequer to the Court of Chancery in "'Ireland, and any subsequent enactment'" shall be substituted for the words and figures "the Court of Chancery Funds Act, 1872."

(*b*) The Bank of Ireland shall be substituted for the Bank of England ;

(*c*) The Dublin Gazette shall be substituted for the London Gazette.

THIRD SCHEDULE.

Sections 29-32.

ENACTMENTS APPLIED FOR THE PURPOSE OF PROCEEDINGS FOR CLOSING PREMISES IN ENGLAND, SCOTLAND, AND IRELAND RESPECTIVELY.

ENGLAND.

ADMINISTRATIVE COUNTY OF LONDON.

SANITARY ACT, 1866 (Section 21).

NUISANCES REMOVAL ACT, 1855 (Sections 8, 12, and 13).

SANITARY ACT, 1866 (Section 21).

As to proceedings of nuisance authority under section 12 of 18 and 19 Vict. c. 121.

21. The nuisance authority * * shall, previous to taking proceedings before a justice under the twelfth section of the Nuisances Removal Act, 1855, serve a notice * * on the owner or occupier of the

premises on which the nuisance arises, to abate the same, and for that purpose to execute such works, and to do all such things as may be necessary within a time to be specified in the notice: Provided—

(1st) That where the nuisance arises from the want or defective construction of any structural convenience, or where there is no occupier of the premises, notice under this section shall be served on the owner:

* * * * *

NUISANCES REMOVAL ACT, 1855 (Sections 8, 12, and 13).

8. The word nuisances under this Act shall include—

Any premises in such a state as to be a nuisance or injurious to health * *

* * * * * * *

Proceedings by local authority before justices in case of nuisances likely to recur, etc.

12. In any case where a nuisance is so ascertained by the local authority to exist, or where the nuisance in their opinion did exist at the time when the notice was given, and, although the same may have been since removed or discontinued, is, in their opinion, likely to recur or to be repeated on the same premises or any part thereof, they shall cause complaint thereof to be made before a justice of the peace, and such justice shall thereupon issue a summons requiring * * * the owner or occupier of the premises on which the nuisance arises, to appear before any two justices in petty sessions assembled, at their usual place of meeting, who shall proceed to inquire into the said complaint * * * * *

13. * * * * * and if the nuisance proved to exist be such as to render a house or building, in the judgment of the justices, unfit for human habitation, they may prohibit the using thereof for that purpose until it is rendered fit for that purpose in the judgment of the justices, and on their being satisfied that it has been rendered fit for such purpose, they may determine their previous order by another declaring such house habitable, from the date of which other order such house may be let or inhabited.

ELSEWHERE THAN LONDON.

PUBLIC HEALTH ACT, 1875 (Sections 91, 94, 95, and 97).

38 and 39 Vict. c. 55.

Local authority to serve notice requiring abatement of nuisance.

91. For the purposes of this Act—

(1) Any premises in such a state as to be a nuisance or injurious to health * * * * * * * * *

shall be deemed to be nuisances liable to be dealt with summarily in manner provided by this Act.

94. * * * * * * * * * * the local authority shall * * * * * * * serve a notice * * * * * * * * * * * * * on the owner or occupier of the premises on which the nuisance arises, requiring him to abate the same within a time to be specified in the notice, and to execute such works and do such things as may be necessary for that purpose: Provided—

(1st) That where the nuisance arises from the want or defective construction of any structural convenience, or where there is no occupier of the premises, notice under this section shall be served on the owner:

* * * * * * * * * *

On non-compliance with notice, complaint to be made to justice.

95. If the person on whom a notice to abate a nuisance has been served makes default in complying with any of the requisitions thereof within the time specified, or if the nuisance, although abated since the service of the notice, is, in the opinion of

the local authority, likely to recur on the same premises, the local authority shall cause a complaint relating to such nuisance to be made before a justice, and such justice shall thereupon issue a summons requiring the person on whom the notice was served to appear before a court of summary jurisdiction.

Order of prohibition in case of house unfit for human habitation.

97. Where the nuisance proved to exist is such as to render a house or building, in the judgment of the court, unfit for human habitation, the court may prohibit the using thereof for that purpose until, in its judgment, the house or building is rendered fit for that purpose; and on the court being satisfied that it has been rendered fit for that purpose, the court may determine its previous order by another, declaring the house or building habitable, and from the date thereof such house or building may be let or inhabited.

SCOTLAND.

PUBLIC HEALTH (SCOTLAND) ACT, 1867 (Sections **16, 18,** and **19**).

30 and 31 Vict. c. 101.

16. The word "nuisance" under this Act shall include—

(*a*) Any insufficiency of size, defect of structure, defect of ventilation, want of repair or proper drainage, or suitable watercloset, or privy accommodation or cesspool, and any other matter or circumstance rendering any inhabited house, building, premises, or part thereof, injurious to the health of the inmates or unfit for human habitation or use—

* * * * * *

Proceedings by local authority when nuisances are ascertained to exist.

18. In any case where the existence of a nuisance is ascertained to their satisfaction by the local authority, * * * * * * * and, although the same may have been since removed or discontinued, is, in their opinion, likely to recur or to be repeated, they may apply to the sheriff or to any magistrate or justice, by summary petition in manner hereinafter directed, and if it appear to his satisfaction that the nuisance exists, or, if removed or discontinued since the demand of admission was made or the certificate was given, that it is likely to recur or to be repeated, he shall decern for the removal or remedy or discontinuance or interdict of the nuisance. * * * * *

19. * * * * and if the nuisance proved to exist be such as to render a house or building unfit for human habitation, he† may prohibit the using thereof for that purpose until it is rendered fit for that purpose, or do otherwise as the case may in his judgment require.

† *i.e.*, the sheriff, magistrate, or justice.

IRELAND.

41 and 42 Vict. c. 52.

PUBLIC HEALTH (IRELAND) ACT, 1878 (Sections **107, 110, 111,** and **113**).

107. For the purposes of this Act—

(1) Any premises in such a state as to be a nuisance or injurious to health * * * shall be deemed to be nuisances liable to be dealt with summarily in manner provided by this Act.

Sanitary authority to serve notice requiring abatement of nuisance.

110. * * * the sanitary authority shall * * * serve a notice * * * on the owner or occupier of the premises on which the nuisance arises, requiring him to abate the same within a time to be specified in the notice, and to execute such works and do such things as may be necessary for that purpose: Provided—

(1st That where the nuisance arises from the want or defective construction of any structural convenience, or where there is no occupier of the premises, notice under this section shall be served on the owner:

* * * * * *

On non-compliance with notice, complaint to be made to justice.

111. If the person on whom a notice to abate a nuisance has been served makes a default in complying with any of the requisitions thereof within the time specified, or if the nuisance, although abated since the service of the notice, is, in the opinion of the sanitary authority, likely to recur on the same premises, the sanitary authority shall cause a complaint relating to such nuisance to be made before a justice, and such justice shall thereupon issue a summons requiring the person on whom the notice was served to appear before a court of summary jurisdiction.

Order of prohibition in case of house unfit for human habitation.

113. Where the nuisance proved to exist is such as to render a house or building, in the judgment of the court, unfit for human habitation, the court may prohibit the using thereof for that purpose until, in its judgment, the house or building is rendered fit for that purpose; and on the court being satisfied that it has been rendered fit for that purpose, the court may determine its previous order by another, declaring the house or building habitable, and from the date thereof such house or building may be let or inhabited.

FOURTH SCHEDULE.

Section 32.

FORMS.

FORM A.

FORM OF NOTICE REQUIRING PREMISES TO BE MADE FIT FOR HABITATION.

To [*person causing the premises to be unfit for habitation, or owner or occupier of the premises, as the case may be*].

Take notice that under the provisions of the Public Health Act, 1875, and the Housing of the Working Classes Act, 1890, the [*describe the local authority*], being satisfied that the following premises, that is to say, [*describe premises or place where the nuisance exists*], are in a state so dangerous or injurious to health as to be unfit for human habitation, do hereby require you within from the service of this notice to make the said premises fit for human habitation.

If you make default in complying with the requisitions of this notice, proceedings will be taken before a court of summary jurisdiction for prohibiting the use of the premises for human habitation.

Dated this day of 18 .

Signature of officer of local authority

FORM B.

FORM OF SUMMONS FOR CLOSING ORDER.

To the owner or occupier of [*describe premises*], situate at [*insert such a description as may be sufficient to identify the premises*].

County of [*or* borough of , *or* district of , *or as the case may be*] to wit } You are required to appear before [*describe the court of summary jurisdiction*] at the petty sessions [*or court*] holden at on the day of next, at the hour of in the noon, to answer the complaint this day made to me by , that the premises above mentioned are used as a dwelling house and are in a state so dangerous or injurious to health as to be unfit for human habitation.

Given under my hand and seal this day of 18 .

FORM C.

FORM OF CLOSING ORDER.

To the owner [*or* occupier] of [*describe the premises*] situated [*give such description as may be sufficient to identify the premises*].

County of [*or* borough, *etc.*, of *or* district of *or as the case may be*]. } WHEREAS on the day of , complaint was made before , Esquire, one of Her Majesty's justices of the peace acting in and for the county [*or other jurisdiction*] stated in the margin, [*or as the case may be*] by , that certain premises situated at in the district under the Public Health Act, 1875, of [*describe the local authority*], were in a state so dangerous or injurious to health as to be unfit for human habitation:

And whereas , the owner [*or* occupier] within the meaning of the said Public Health Act, 1875, hath this day appeared before us [(*or* me) *describing the court*], to answer the matter of the said complaint [*or in case the party charged do not appear, say,*] and whereas it hath been this day proved to our [*or* my] satisfaction that a true copy of a summons requiring the owner [*or* occupier] of the said premises [*or* the said *A. B.*] to appear this day before us [*or* me] hath been duly served according to the said Act and the Housing of the Working Classes Act, 1890:

Now on proof here had before us [*or* me] that the said premises are in a state so dangerous or injurious to health as to be unfit for human habitation, we [*or* I], in pursuance of the said Acts, do prohibit the using of the premises for the purpose of human habitation until in our [*or* my] judgment they are rendered fit for that purpose.

Given under the hands and seals of us [*or* the hand and seal of me, *describing the court*] this day of 18 .

J.S. (L.S.)
J.P. (L.S.)

FIFTH SCHEDULE.

Section 36.

FORM MARKED A.

THE HOUSING OF THE WORKING CLASSES ACT, 1890.

County of
Parish of
No.

CHARGING ORDER.

The [*insert description of local authority*], being the local authority under the above-mentioned Act, do, by this Order, under their hands and seals, charge the inheritance or fee of the premises mentioned in the schedule hereto with the payment to of the sum of pounds payable yearly on the day of for the term of years, and being in consideration of an expenditure of pounds incurred by him in respect of the said premises.

FORM MARKED B.

Section 37.

FORM OF ASSIGNMENT OF CHARGE. TO BE ENDORSED ON CHARGING ORDER.

Dated the day of

I, the within-named [*insert description of premises charged*], in pursuance of the Housing of the Working Classes Act, 1890, and in consideration of pounds this day paid to me, hereby asssign to the within-mentioned charge.

(Signed)

SIXTH SCHEDULE.

Section 62.

BYELAWS TO BE MADE IN ALL CASES (EXCEPT WHERE A LODGING HOUSE IS USED AS A SEPARATE DWELLING).

For securing that the lodging houses shall be under the management and control of the officers, servants, or others appointed or employed in that behalf by the local authority.

For securing the due separation at night of men and boys over eight years old from women and girls.

For preventing damage, disturbance, interruption, and indecent and offensive language and behaviour and nuisances.

For determining the duties of the officers, servants, and others appointed by the local authority.

SEVENTH SCHEDULE.

Section 102.

ENACTMENTS REPEALED.

SESSION AND CHAPTER.	SHORT TITLE.	EXTENT OF REPEAL.
14 and 15 Vict. c. 34	The Labouring Classes Lodging Houses Act, 1851.	The whole Act.
18 and 19 Vict. c. 88	The Dwelling Houses (Scotland) Act, 1855.	The whole Act.
29 and 30 Vict. c. 28	The Labouring Classes Dwelling Houses Act, 1866.	The whole Act.
29 and 30 Vict. c. 44	The Labouring Classes Lodging Houses and Dwellings Act (Ireland), 1866.	The whole Act.
30 and 31 Vict. c. 28	The Labouring Classes Dwelling Houses Act, 1867.	The whole Act.
31 and 32 Vict. c. 130	The Artizans and Labourers Dwellings Act, 1868.	The whole Act.

Session and Chapter.	Short Title.	Extent of Repeal.
38 and 39 Vict. c. 36	The Artizans and Labourers Dwellings Improvement Act, 1875.	The whole Act.
38 and 39 Vict. c. 49	The Artizans and Labourers Dwellings Improvement (Scotland) Act, 1875.	The whole Act.
42 and 43 Vict. c. 63	The Artizans and Labourers Dwellings Improvement Act, 1879.	The whole Act.
42 and 43 Vict. c. 64	The Artizans and Labourers Dwellings Act (1868) Amendment Act, 1879.	The whole Act.
42 and 43 Vict. c. 77	The Public Works Loans Act, 1879.	Section 6.
43 Vict. c. 2	The Artizans and Labourers Dwellings Improvement (Scotland) Act, 1880.	The whole Act.
43 Vict. c. 8	An Act to explain and amend the 22nd section of the Artizans and Labourers Dwellings Act (1868) Amendment Act, 1879.	The whole Act.
45 and 46 Vict. c. 54	The Artizans Dwellings Act, 1882.	The whole Act.
48 and 49 Vict. c. 72	The Housing of the Working Classes, Act, 1885.	The whole Act except sections 3 and 7 to 9, and except section 10 so far as it relates to bye-laws authorised by those sections.

HOUSING OF THE WORKING CLASSES ACT, 1885.

This Act is repealed with the exception of **sec. 3**, which is local and personal, and **secs. 7** to **9**, of which the most important and remarkable, **sec. 7**, is worth quoting in full. It is as follows :—

"It shall be the duty of every local authority entrusted with the execution of the laws relating to public health and local government to put in force from time to time as occasion may arise, the powers with which they are invested so as to secure the proper sanitary condition of all premises within the area under the control of such authority."

Sec. 8 and 10 deal with byelaws.

Sec. 8 modifies **sec. 90** of the Public Health Act, 1875, by empowering **every** local authority to make the byelaws specified in the said **sec. 90** without requiring any declaration by the Local Government Board.

Sec. 9 provides that tents, vans, sheds, or similar structures held for human habitation shall not be overcrowded or in such a state as to be a nuisance or injurious to health, and empowers the making of byelaws for securing inspection and proper sanitation of all such dwellings.

HOUSING OF THE WORKING CLASSES ACT, 1900.

CHAPTER 59.

An Act to amend Part III of the Housing of the Working Classes Act, 1890. [8th August, 1900].

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

Urban councils may buy land and build houses outside their district.

1. Where any council, other than a rural district council, have adopted Part III of the Housing of the Working Classes Act, 1890 (in this Act referred to as "the principal Act"), they may, for supplying the needs of their district, establish or acquire lodging houses for the working classes under that Part outside their district.

How rural district councils may adopt Part III.

2.—(1) The council of any rural district may, with the consent of the county council, adopt Part III of the principal Act, either for the whole of their district or for any contributory place or places therein.

(2) In giving or withholding their consent under this section, the county council shall have regard—

(*a*) to the area for which it is proposed to adopt the said Part;

and (*b*) to the necessity for accommodation for the housing of the working classes in that area;

and (*c*) to the probability of such accommodation being provided without the adoption of the said Part;

and (*d*) to the liability which will be incurred by the rates, and to the question whether it is, under all the circumstances, prudent for the district council to adopt the said Part.

(3) The principal Act is hereby repealed to the extent mentioned in the third column of the schedule to this Act.

[NOTE.—*Previous to the passing of this Act, a very complicated procedure was prescribed by the proviso to sec. 54 and by sec. 55. Consequentially on the repeal of sec. 55, certain parts of sec. 65 dealing with the mode of defraying expenses under Part III are repealed.*]

[NOTE.—*The expenses will continue to be "special" unless the county council, on the request of the rural district council, declare them to be general.*]

How Metropolitan boroughs may raise money for schemes under Part III.

3.—(1) Any expenses incurred by the council of a metropolitan borough under Part III of the principal Act, whether within or without the borough, shall be defrayed as part of the ordinary expenses of the council, and in that Act the expressions "district," "local authority," and "local rate" shall, for the purposes of Part III of the Act, include a metropolitan borough, the council of the borough, and the general rate of the borough.

(2) Where the council of a metropolitan borough adopt Part III of the principal Act, the power of the council to borrow for the purposes of that Part shall be exercisable in the like manner and subject to the like conditions as the power of the council to borrow for the purposes of Part II of that Act.

[*Under Part II these boroughs will borrow under the provisions of secs. 183-191 of the Metropolis Management Act, 1855; if they borrow from the county council, this body can, under the present Money Act, lend for sixty years if they get the assent of the Treasury for the loan in question*].

Accounts under the various parts of the Act may be kept together.

4. Where land acquired by a council under Part III of the principal Act is appropriated for the purpose of re-housing persons displaced by the council under the powers of any other Part of that Act or of any other enactment, the receipts and expenditure in respect of that land (including all costs in respect of the acquisition and laying out of the land), and of any buildings erected thereon, may be treated as receipts and expenditure under that Part or enactment, but shall be accounted for under a separate head.

[NOTE.—*This modifies sec. 80 of the Act of 1890, which required separate accounts to be kept for each part of the Act*].

Power to lease land acquired under Part III.

5.—(1) The local authority, if not a rural district council, with the consent of the Local Government Board, and if a rural district council with the consent of the county council, may lease any land acquired by them under and for the purposes of Part III of the principal Act to any lessee for the purpose and under the condition that the lessee will carry the Act into execution by building and maintaining on the land lodging houses within the meaning of the Act; and the local authority shall insert in every lease all necessary provisions for insuring the user of the land and buildings for lodging houses within the meaning of the Act, and in particular the local authority shall insert in any lease provisions

(1) binding the lessee to build on the land as in the lease prescribed, and to maintain and repair the buildings,

and (2) securing the use of the buildings exclusively as lodging houses within the meaning of the Act,

and (3) prohibiting any addition to or alteration of the character of the buildings without the consent of the local authority; and also a provision for

(4) the re-entry of the local authority on the land on the breach of any of the terms of the lease;

and every deed or instrument of demise of the land or buildings shall be endorsed with notice of this sub-section.

Provided that in the case of a council in London, the consent of a Secretary of State shall be substituted for the consent of the Local Government Board.

(2) Sections 61 and 62 of the principal Act shall not extend to any lodging house to which this section applies.

[NOTE.—*Sections 61 and 62 vest in the local authority the management of lodging houses established under Part III, together with byelaws and regulations for the same*].

Power of a parish council to set Part III in motion, and appeal to county council.

6. The council of any administrative county, if a parish council, shall resolve that a rural district council ought to have taken steps for the adoption of Part III of the principal Act, or to have exercised their powers under that Part, and have failed to do so, may, if satisfied after due inquiry that the district council have so failed, resolve that the powers of the district council for the purposes of that Part shall be transferred to the county council with respect to the parish, and they shall be transferred accordingly, and the resolution shall, if necessary, have effect as an adoption

of that Part by the district council, and, subject to the provisions of this Act, section 63 of the Local Government Act, 1894, shall apply as if the powers had been transferred under that Act.

[*If the rural district council make default in properly exercising their powers under Part III, they will be liable to have these powers transferred to the county council*].

How the price of land acquired compulsorily is to be determined.

7. Where land is acquired under Part III of the principal Act otherwise than by agreement, any question as to the amount of compensation which may arise shall, in default of agreement, be determined by a single arbitrator to be appointed and removable by the Local Government Board, and sub-sections (5), (7), (8), (10), and (11) of section 41 of the Act shall apply as in the case of an arbitration under that section. Provided that in the case of a council in London, a Secretary of State shall be substituted for the Local Government Board.

[NOTE.—*Under previous Acts the compensation has been settled by a jury, or by arbitrators, or an umpire appointed under the Lands Clauses Acts*].

8.—(1) This Act may be cited as the Housing of the Working Classes Act, 1900, and the Housing of the Working Classes Acts, 1890 to 1894, and this Act may be cited together as the Housing of the Working Classes Acts, 1890 to 1900.

(2) This Act shall not extend to Scotland or Ireland.

HOUSING ACT, 1890.

Local Government Board Forms and Circulars, etc.

Forms of Notices and Advertisements under Section 27, Housing of the Working Classes Act, 1890, for Schemes under Part I.

I.

FORM OF ADVERTISEMENT.

{ County of London / or / the Urban Sanitary District of..... } *As the case may be.*

Housing of the Working Classes Act, 1890 (53 and 54 Vict. c. 70).

Advertisement of an Improvement Scheme.

Notice is hereby given that the

As the case may be. { London County Council, being the local authority for the County of London / or the..... .....council being the sanitary authority for the Urban Sanitary District of..... }

have, in pursuance of the Housing of the Working Classes Act, 1890, made a scheme for the improvement of the area or areas the limits of which are stated in the Schedule hereunder, and which contains or contain by estimation.....

A copy of the said scheme, accompanied by maps distinguishing the lands proposed to be taken compulsorily, and by particulars and estimates, has been deposited at.. ....., and may be seen at all reasonable hours.

[*Note.—The place must be within the area or in the vicinity thereof* (sec. 7)].

Schedule.

The area to which the scheme relates is bounded as follows—

On the north by.....; on the south by.....; on the east by.....; on the west by.....; [or, the area to which the scheme relates is bounded by a line commencing (*set out the entire linear boundary*); or the area to which the scheme relates consists of the following streets and other places, or parts thereof]:

(Signed) { Clerk to the London County Council, or Town Clerk, or Clerk to the..... [*as the case may be*].

Dated day of

II.

FORM OF NOTICE TO OWNERS AND LESSEES.

County of London / or / the Urban Sanitary District of..... } *As the case may be.*

Housing of the Working Classes Act, 1890 (53 and 54 Vict. cap. 70).

Notice to owner or reputed owner or lessee or reputed lessee of intention to take lands compulsorily under an improvement scheme.

To

Take notice that a petition is about to be presented by

As the case may be. { The London County Council being the local authority for the County of London / or / the.....Council being the Sanitary Authority for the Urban Sanitary District of.....

to the (Secretary of State *or* the Local Government Board), in pursuance of the Housing of the Working Classes Act, 1890, praying that an order may be made confirming an improvement scheme whereby it is proposed to take compulsorily the lands described in the Schedule hereunder, in which lands you are believed to be interested as owner or reputed owner or lessee or reputed lessee.

You are therefore hereby required to return to me on or before the..... day of.....next, an answer in writing whether you dissent or not in respect of the taking of the lands described in the said Schedule.

A copy of the said scheme, accompanied by maps distinguishing the lands proposed to be taken compulsorily, and by particulars and estimates, has been deposited at ...., and may be seen at all reasonable hours.

[*The place of deposit must be within the area or in the vicinity thereof*].

Schedule referred to in the foregoing notice—

Name of Street, Court, Alley, or other place.	Description of Lands* proposed to be taken.	Owner or Reputed Owner.	Lessee or Reputed Lessee.	Occupier.

* "Lands" includes messuages, tenements, hereditaments, houses, and buildings of any tenure, and any right over land.

(Signed) { Clerk to the London County Council, or Town Clerk, or Clerk to the..... [*as the case may be*].

Dated day of

III.

FORM OF NOTICE TO OCCUPIERS.

As the case may be } County of London or the Urban Sanitary District of.....

Housing of the Working Classes Act, 1890 (53 and 54 Vict. c. 70).

Notice to occupier or occupiers (not being owners or reputed owners or lessees or reputed lessees) of an intention to take lands compulsorily under an Improvement Scheme.

To *A.B.*, the occupier of
[or to the occupier or occupiers of the house] which on the schedule hereunder is described as the lands proposed to be taken.

Take notice that a petition is about to be presented by

As the case may be { The London County Council, being the local authority for the County of London or the.....Council, being the Sanitary Authority for the Urban Sanitary District of.....

to the (Secretary of State, or) Local Government Board in pursuance of the Housing of the Working Classes Act, 1890, praying that an order may be made confirming an improvement scheme, whereby it is proposed to take compulsorily the lands described in the Schedule hereunder.

A copy of the said scheme, accompanied by maps distinguishing the lands proposed to be taken compulsorily and by particulars and estimate, has been deposited at .....and may be seen at all reasonable times.

Schedule referred to in the foregoing notice :—

Name of Court, Alley, or other place.	Description of Lands* proposed to be taken.

* "Lands" includes messuages, tenements, hereditaments, houses, and buildings of any tenure, and any right over land.

(Signed)

{Clerk to the London County Council, or Town Clerk, or Clerk to the ..... [*as the case may be*].

LOCAL GOVERNMENT BOARD CIRCULAR TO URBAN DISTRICT COUNCILS ON APPLICATION FOR PROVISIONAL ORDERS.

A circular, dated August 28th, 1897, gives the following directions with regard to applications for Provisional Orders under the Public Health Act, 1875, and the Housing of the Working Classes Act, 1890 :—

(1) Application must be made by a petition of the local authority under seal giving necessary statutory particulars.

(2) Must be presented by the 31st October if advertised in September; by the 30th November if advertised in October; and by the 21st December if advertised in November.

(3) The three weeks for advertising the scheme should all be in the same calendar month.

(4) The petition should be accompanied by—

(*a*) Copy of the official representation (**sec. 4**).

(*b*) Two copies of the improvement scheme.

(*c*) Two copies of the estimate of the cost.

(*d*) Particulars of the scheme, giving—

The average of the area.

The number of persons of the working classes who will be displaced.

The number for whom and the places at which dwelling accommodation is to be provided.

Where the new accommodation is not within the limits of the area, the reasons for this must be stated, and the distance by the nearest public thoroughfare must be given.

The particulars should also show, as far as practicable, in what way the various lands may be dealt with, so as to carry out the purposes of the Act and the proposed scheme.

(*e*) Particulars should also be given showing by reference to the numbers of the properties on the maps.

(1) The area included in the representation.

(2) Any lands excluded or included by the local authority under **sec. 6 (1) (a)**, and the reasons therefor.

(3) Any lands included for widening existing approaches or otherwise for opening out the same for purposes of ventilation or health.

(4) Any lands proposed to be taken compulsorily.

(*f*) Maps shewing—

(1) The area included in the official representation.

(2) The area included in the improvement scheme.

(3) Any site outside the area where dwelling accommodation is to be provided.

(4) The position of each site in relation to the area.

The properties should be numbered consecutively on the maps so as to correspond with a book of reference, which should be forwarded in duplicate.

Each parcel of land should be separately numbered with a hard line for the outside boundary.

(*g*) A statutory declaration specifying in which way the notices have been served (**sec. 7**), and signed by the person who served the notices.

(*h*) A statutory declaration made by the clerk of the local authority, showing that all the other requirements of **sec. 7** have been complied with. Copies of the newspaper advertisements and form of notice served on the owners, etc., should be annexed to the declaration.

(5) Standing Orders 38 and 39 must be complied with, care being taken to fully identify each house to be taken.

(6) The Board, after all deposits required by the Standing Order have been made, should immediately after the last of the deposits required by the Standing Orders have been made, be furnished with an affidavit in proof that the Standing Orders have been complied with.

(7) All statutory declarations, affidavits, etc., must be sworn before a justice of the peace or a commissioner for oaths, and properly stamped with a 2/6 stamp.

Standing Order 38 says that in the case of any Bill giving power to take compulsorily or by agreement **twenty** workmen's dwellings in London, or **ten** in the rest of the country, the promoters shall deposit in the Private Bill Office, and at the office of the central authority, a statement of the number, description, and situation of such houses, the number of persons residing therein, and a copy of the plan relating thereto.

Standing Order 39 provides that the duplicates of plans, sections, books of reference, etc., should be deposited at the Private Bill Office **on or before the 30th November.**

It is particularly requested that all deposited papers relating to the scheme should as far as possible be the usual foolscap size, and printed or lithographed, so as to facilitate examination.

SUMMARY OF MINOR HOUSING ACTS.

HOUSING OF THE WORKING CLASSES ACT, 1893.

An Act to remove certain doubts as to the application of Part III of the Housing of the Working Classes Act, 1890, to certain authorities in Ireland.

Sec. 1 declares that for the purpose of borrowing under Part III, **secs. 237** to **243**, and **sec. 246** of the Public Health (Ireland) Act, 1878, and **sec. 83** of the Housing of the Working Classes Act, 1890, apply and always have applied to any local authority in Ireland in like manner as if that purpose were specified in those sections, and the local rate were the fund or rate there specified, and the local authority were a sanitary authority, and that the Commissioners of Public Works in Ireland have, and have always had power to lend accordingly, and **sec. 84** of the Act of 1890 shall apply as if the town commissioners were a sanitary and the town a district within the meanings of the Act of 1890.

Sec. 2 simply deals with the title and construing of the Act.

HOUSING OF THE WORKING CLASSES ACT, 1894.

An Act to explain the provisions of Part II of the Housing of the Working Classes Act, 1890, with respect to powers of borrowing.

Sec. 1 declares that a local authority, authorised by an order sanctioning a scheme for reconstruction under Part II of the Act of 1890, may borrow under **sec. 43**, not only for purposes of providing purchase money or compensation, but also for carrying out a scheme for reconstruction under **sec. 39**.

[**Secs. 43** *(provinces) and* **46 (2)** *and* **(8)** *(London)*].

Sec. 2 simply gives the above title to the Act.

HOUSING OF THE WORKING CLASSES (IRELAND) ACT, 1896.

An Act to remove certain doubts with respect to the Housing of the Working Classes Act, 1890, so far as it applies to Ireland.

Sec. 1 declares that town commissioners in Ireland, after adopting Part III, shall, if not an urban district, have the same powers under Part III of acquiring land and otherwise as any other local authority, and shall, if necessary, be deemed a body corporate for the purposes of the Act.

Sec. 59 of the Commissioners Clauses Act, 1847, shall apply to any instrument relating to such land.

Sec. 2 declares that the Forms in the Act of 1890 may be altered in Ireland in conformity with those under the Petty Sessions Act, 1851, and need not be used under seal.

HOUSING OF THE WORKING CLASSES ACT, 1890, AMENDMENT (SCOTLAND) ACT, 1896.

Sec. 2 declares that any land acquired by a local authority for the purposes of the Artizans' and Labourers' Dwellings Improvement (Scotland) Acts, 1875 to 1880, and still vested in them, shall be deemed to be held by and vested in them for the purposes of Part I and relative provisions of the Act of 1890, without the necessity of recording any notarial or other instrument.

Sec. 3 declares that in **sec. 96 (2)** of the Act of 1890, the words "and any Acts amending the same" shall be deemed to be inserted after "1871," and the words "in the case of a rural sanitary authority" shall be deemed to be inserted after the words "provided that."

MUNICIPAL CORPORATIONS ACT, 1882.

[*This Act only applies to Borough Councils*].

Sec. 111 of the above Act provides that for the purpose of providing sites for workmen's dwellings a corporation may, with the consent of the Local Government Board, make grants or leases of any parts of the corporate land for 999 years or any shorter period, and may convert the same into building land by making the necessary roads, drains, walls, fences, and other works. The corporation may insert in the grant or lease provisions binding the grantee or lessee to build thereon as in the grant or lease prescribed, and to maintain and repair the building and otherwise safeguarding the interests of the corporation. Costs and expenses to be paid out of the borough fund and borough rate, or from money borrowed with the consent of the Local Goverement Board under this Act.

In this section, the term "working men's dwellings" means buildings suitable for the habitation of **persons employed in manual labour** and their families.

The use of part of a building for purposes of retail trade or other purposes approved by the council, shall not prevent the building from being deemed a dwelling.

WORKING CLASS DWELLINGS ACT, 1890.

An Act to facilitate Gifts of Land for dwellings for the Working Classes in Populous Places.

Sec. 1 provides that gifts of land or of personal estate to be laid out in land for sites of workmen's dwellings in any populous place shall be exempt from the restrictions of 7 and 8 Vict. c. 97, **sec. 16**, and also from Parts I and II of the Mortmain and Charitable Uses Act, 1888. Provided as follows—

(1) The land assured by will shall not exceed five acres;

(2) The deed or will must be enrolled in the books of the Charity Comissioners within six months of execution or probate thereof.

"Populous place" shall mean London, any municipal borough or urban sanitary district, and any other place having a dense population of an urban character.

Secs. 2 and **3** only deal with the title and application of the Act.

SMALL DWELLINGS ACQUISITION ACT, 1899.

CHAPTER 44.

ARRANGEMENT OF SECTIONS.

SECTION.

1. Power of local authority to advance money to residents in houses for the purchase of houses.
2. Procedure for obtaining advance.
3. Conditions affecting house purchased by means of advance.
4. Provision as to personal liability and powers of proprietor.
5. Recovery of possession and disposal of house.
6. Procedure as to ordering sale.
7. Suspension of condition as to residence.
8. List of advances.
9. Local authorities and rates.
10. Residence and ownership.
11. General modifications as regards Scotland.
12. Local authorities and rates in Scotland.
13. Preparation of titles, etc., in Scotland.
14. Application of Act to Ireland.
15. Registration of title in Ireland.
16. Short title.

SCHEDULES.

SMALL DWELLINGS ACQUISITION ACT, 1899.

CHAPTER 44.

An Act to empower Local Authorities to advance Money for enabling Persons to acquire the Ownership of Small Houses in which they reside. [9th August, 1899].

[NOTE.—*There is no limitation to working men; any person may borrow subject to sections* 1 *and* 2].

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

Amount that may be advanced by local authority.

1.—(1) A local authority for any area may, subject to the provisions of this Act, advance money to a resident in any house within the area [*Note.—This is modified by secs.* 2 *(a) and* 7 *(1)*] for the purpose of enabling him to acquire the ownership of that house; provided that any advance shall not exceed—

(a) four-fifths of that which in the opinion of the local authority is the market value of the ownership;

nor *(b)* two hundred and forty pounds; or, in the case of a fee simple or leasehold of not less than ninety-nine years unexpired at the date of the purchase, three hundred pounds;

Limitation on value of house.

and an advance shall not be made for the acquisition of the ownership of a house where in the opinion of the local authority the market value of the house exceeds four hundred pounds.

Period allowed for repayment.

(2) Every such advance shall be repaid with interest within such period not exceeding thirty years from the date of the advance as may be agreed upon.

Rate of interest to be paid.

(3) The interest shall be at such rate as may be agreed upon, not exceeding ten shillings above the rate at which the local authority can at the time borrow from the Public Works Loans Commissioners the money for the advance.

[N.B.—*The Public Works Loans Commissioners lend at present at about* 3¼ *per cent*].

Method of repayment.

(4) The repayment may be made either by equal instalments of principal or by an annuity of principal and interest combined, and all payments on account of principal or interest shall be made either weekly or at any periods not exceeding a half-year, according as may be agreed.

Provision enabling paying off loan in a lump sum.

(5) The proprietor of a house in respect of which an advance has been made may at any of the usual quarter days, after one month's written notice, and on paying all sums due on account of interest, repay to the local authority the whole of the outstanding principal of the advance, or any part thereof being ten pounds or a multiple of ten pounds, and where the repayment is made by an annuity of principal and interest combined, the amount so outstanding and the amount by which the annuity will be reduced where a part of the advance is paid off, shall be determined by a table annexed to the instrument securing the repayment of the advance.

Five preliminary conditions to be satisfied by borrowers.

2. Before making an advance under this Act in respect of a house a local authority shall be satisfied—

(a) that the applicant for the advance **is resident or intends to reside in the house,** and is not already the proprietor within the meaning of this Act of a house to which the statutory conditions apply;

and *(b)* that the value of the ownership of the house is sufficient;

and *(c)* that the title to the ownership is one which an ordinary mortgagee would be willing to accept;

and *(d)* that the house is in good sanitary condition and good repair;

and *(e)* that the repayment to the local authority of the advance is secured by an instrument vesting the ownership (including any interest already held by the purchaser) in the local authority subject to the right of redempt on by the applicant, but such instrument shall not contain anything inconsistent with the provisions of this Act.

Statutory conditions affecting house purchased by means of advance.

3.—(1) Where the ownership of a house has been acquired by means of an advance under this Act, the house shall, until such advance with interest has been fully paid, or the local authority have taken possession or ordered a sale under this Act, be held subject to the following conditions (in this Act referred to as the statutory conditions), that is to say—

(*a*) Every sum for the time being due in respect of principal or of interest of the advance shall be **punctually paid;**

(*b*) The proprietor of the house shall **reside in the house;**

(*c*) The house shall be **kept insured against fire** to the satisfaction of the local authority, and the receipts for the premiums produced when required by them;

(*d*) The house shall be **kept in good sanitary condition and good repair;**

(e) The house shall **not be used** for the sale of intoxicating liquors, or in such a manner **as to be a nuisance** to adjacent houses;

(f) The **local authority shall have power to enter** the house by any person, authorised by them in writing for the purpose, at all reasonable times for the purpose of ascertaining whether the statutory conditions are complied with.

Proprietor may sell or transfer his interest in the house.

(2) The proprietor of the house may with the permission of the local authority (which shall not be unreasonably withheld) at any time transfer his interest in the house, but any such transfer shall be made subject to the statutory conditions.

If statutory conditions not kept, the local authority may take possession of or sell the house.

(3) Where default is made in complying with the statutory condition as to residence, the local authority may take possession of the house, and where default is made in complying with any of the other statutory conditions, whether the statutory condition as to residence has or has not been complied with, the local authority may either take possession of the house, or order the sale of the house without taking possession.

(4) In the case of the breach of any condition other than that of punctual payment of the principal and interest of the advance, the authority shall, previously to taking possession or ordering a sale, by notice in writing delivered at the house and addressed to the proprietor, call on the proprietor to comply with the condition, and if the proprietor—

(a) within fourteen days after the delivery of the notice gives an undertaking in writing to the authority to comply with the notice;

and *(b)* within two months after the delivery of the notice complies therewith,

shall not take possession or order a sale, as the case may be.

(5) In the case of the bankruptcy of the proprietor of the house, or in the case of a deceased proprietor's estate being administered in bankruptcy under section 125 of the Bankruptcy Act, 1883, the local authority may either take possession of the house or order the sale of the house without taking possession, and shall do so except in pursuance of some arrangement to the contrary with the trustee in bankruptcy.

Provision as to personal liability and powers of proprietor.

4.—(1) Where the ownership of a house has been acquired by means of an advance under this Act, the person who is the proprietor shall be personally liable for the repayment of any sum due in respect of the advance until he ceases to be proprietor, by reason of a transfer made in accordance with this Act.

(2) The provisions of this Act requiring the permission of the local authority to the transfer of the proprietor's interest in a house under this Act shall not apply to any charge on that interest made by the proprietor, so far as the charge does not affect any rights or powers of the local authority under this Act.

Recovery of possession and disposal of house.

5.—(1) Where a local authority take possession of a house, all the estate, right, interest, and claim of the proprietor in or to the house shall, subject as in this section mentioned, vest in and become the property of the local authority, and that authority may either retain the house under their own management or sell or otherwise dispose of it as they think expedient.

Compensation to dispossessed proprietors.

(2) Where a local authority take possession of a house they shall, save as hereinafter mentioned, pay to the proprietor either—

(*a*) such sum as may be agreed upon;

(*b*) a sum equal to the value of the interest in the house at the disposal of the local authority, after deducting therefrom the amount of the advance then remaining unpaid and any sum due for interest; and the said value, in the absence of a sale and in default of agreement, shall be settled by a county court judge as arbitrator, or if the Lord Chancellor so authorises, by a single arbitrator appointed by the county court judge, and the Arbitration Act, 1889, shall apply to any such arbitration.

(3) The sum so payable to the proprietor if not paid within three months after the date of taking possession shall carry interest at the rate of three per cent. per annum from the date of taking possession.

(4) All costs of or incidental to the taking possession, sale, or other disposal of the house (including the costs of the arbitration, if any) incurred by the local authority, before the amount payable to the proprietor has been settled either by agreement or arbitration, shall be deducted from the amount otherwise payable to the proprietor.

(5) Where the local authority are entitled under this Act to take possession of a house, possession may be recovered (whatever may be the value of the house) by or on behalf of the local authority either under sections 138 to 145 of the County Courts Act, 1888, or under the Small Tenements Recovery Act, 1838, as in the cases therein provided for, and in either case may be recovered as if the local authority were the landlord and the proprietor of the house were the tenant.

Procedure as to ordering sale.

6.—(1) Where a local authority order the sale of a house without taking possession, they shall cause it to be put up for sale by auction, and out of the proceeds of sale retain any sum due to them on account of the interest or principal of the advance, and all costs, charges, and expenses properly incurred by them in or about the sale of the house, and pay over the balance (if any) to the proprietor.

(2) If the local authority are unable at the auction to sell the house for such a sum as will allow of the payment out of the proceeds of sale of the interest and principal of the advance then due to the authority, and the costs, charges, and expenses aforesaid, they may take possession of the house in manner provided by this Act, but shall not be liable to pay any sum to the proprietor.

Suspension of condition as to residence.

7.—(1) An advance may be made to an applicant who intends to reside in a house, as if he were resident, if he undertakes to begin his residence therein within such period, not exceeding six months from the date of the advance, as the local authority may fix, and in that case the statutory condition requiring residence shall be suspended during that period.

(2) The local authority may allow a proprietor to permit, by letting or otherwise, a house to be occupied as a furnished house by some other person during a period not exceeding four months in the whole in any twelve months, or during absence from the house in the performance of any duty arising from or incidental to any office, service, or employment held or undertaken by him, and the condition requiring residence shall be suspended while the permission continues.

Provisions in case of death or bankruptcy of proprietor.

(3) Where the proprietor of a house subject to statutory conditions dies, the condition requiring residence shall be suspended until the expiration of twelve months from the death, or any earlier date at which the personal representatives transfer the ownership or interest of the proprietor in the course of administration; and where the proprietor of any such house becomes bankrupt, or his estate is administered in bankruptcy under section 125 of the Bankruptcy Act, 1883, and in either case an arrangement under this Act is made with the trustee in bankruptcy, the condition as to residence shall, if the local authority think fit, be suspended during the continuance of the arrangement.

Register of advances to be kept.

8.—(1) A local authority shall keep at their offices a book containing a list of any advances made by them under this Act, and shall enter therein with regard to each advance—

(i) a description of the house in respect of which the advance is made;

(ii) the amount advanced;

(iii) the amount for the time being repaid;

(iv) the name of the proprietor for the time being of the house;

and (v) such other particulars as the local authority think fit to enter.

(2) The book shall be open to inspection at the office of the local authority during office hours free of charge.

What is meant by the "local authority."

9.—(1) A local authority for the purpose of this Act shall be the **council of any county or county borough**; and **if the council of any urban district** not being a county borough, **or of any rural district, pass a resolution undertaking to act under this Act, that council shall,** subject, in the case of the council of a district containing a population according to the last census for the time being of less than ten thousand, to the consent of the county council, **be the local authority** in that district for the purpose of this Act to the exclusion of any other authority: Provided that, if the council of any district are dissatisfied with any refusal or failure of the county council to give their consent, they may appeal to the Local Government Board, and the Local Government Board may, if they think fit, give their consent, and the consent so given shall have the same effect as the consent of the county council.

Transfer of powers from county council to district council.

(2) Where the council of an urban or rural district becomes the local authority for the purposes of this Act, all the powers, rights, and liabilities of the county council in respect of advances already made by them under this Act for the purchase of the ownership of any house in the district shall vest in the council of the urban or rural district, subject to the payment by that council to the county council of the outstanding principal and interest of any such advance.

How expenses of council are to be paid.

(3) All expenses of a local authority in the execution of this Act shall be paid in the case of a county out of the county rate, and in the case of a county borough out of the borough fund or borough rate, and in the case of any urban or rural district out of any fund or rate applicable to the general purposes of the Public Health Acts; but no sum shall be raised in any urban or rural district the council of which becomes a local authority for the purposes of this Act on account of the expenses of a county council under this Act.

Limitation on working expenses of councils.

(4) If in any local financial year the expenses payable by a council and not reimbursed by the receipts under this Act exceed in a county a sum equal to one half-penny, and in a county borough or urban or rural district a sum equal to one penny in the pound upon the rateable value of the county, county borough, or district, deducting in the case of a county the rateable value of any urban or rural district in the county, the council of which have become a local authority under this Act, no further advance under this Act shall be made by that council until the expiration of five years after the end of that financial year or if those expenses at that date exceed one half-penny or one penny in the pound, as the case may be, on the rateable value for the time being, until they fall below such sum.

[NOTE.—*This section does not apply to the amount which may be lent, but only to the losses incurred by the council in working the Act*].

(5) A local authority may borrow for the purposes of this Act in like manner as they may borrow, in the case of a county council for the purposes of the Local Government Act, 1888, and in the case of the council of a county borough for the purpose of section 106 of the Municipal Corporations Act, 1882, and in the case of an urban or rural district council for the purpose of the Public Health Acts, and those Acts shall apply accordingly with the necessary modifications.

No limit to be placed on borrowing powers of councils.

(6) Money borrowed under this Act shall not, in the case of a county council, be reckoned as part of the total debt of a county for the purposes of section 69, sub-section 2, of the Local Government Act, 1888, and shall not, in the case of an urban or rural district council, be reckoned as part of their debt for the purpose of the limitation on borrowing under section 234, sub-section 2, of the Public Health Act, 1875.

(7) The Public Works Loan Commissioners may in manner provided by the Public Works Loans Act, 1875, lend any money which may be borrowed by a local authority for the purposes of this Act.

Application of money received by local authorities.

(8) Any capital money received or retained by a local authority in payment or discharge of any advance under this Act, or in respect of the sale or other disposal of any house taken possession of under this Act, shall be applied, with the sanction of the Local Government Board, either in repayment of debt or for any other purpose to which capital money may be applied.

(9) Separate accounts shall be kept by every local authority of their receipts and expenditure under this Act.

London borough councils may become local authorities under the Act.

(10) In the application of this Act to the county of London any sanitary authority—

(*a*) shall have the same powers as an urban district council, and the expenses of such authority shall be paid out of the general rate or in the case of the City of London out of the consolidated rate;

and (*b*) may borrow in like manner as they can borrow for the purposes of the Metropolis Management Acts, 1855 to 1893; and those Acts shall apply with the necessary modifications.

Definitions of "resident," "ownership," "proprietor."

10.—(1) A person shall not be deemed for the purposes of this Act to be resident in a house unless he is both the occupier of and resident in that house.

(2) For the purposes of this Act "ownership" shall be such interest or combination of interests in a house as, together with the interest of the purchaser of the ownership, will constitute either a fee simple in possession or a leasehold interest in possession of at least sixty years unexpired at the date of the purchase.

(3) Where the ownership of a house is acquired by means of an advance under this Act, the purchaser of the ownership, or, in the case of any devolution or transfer, the person in whom the interest of the purchaser is for the time being vested, shall be the proprietor of the house for the purposes of this Act.

General modifications as regards Scotland.

11. This Act shall apply to Scotland with the following modifications:—

(1) The Secretary for Scotland shall be substituted for the Local Government Board:

(2) The expression "the terms of Whitsunday and Martinmas, Lammas and Candlemas," shall be substituted for the expression "the usual quarter days":

(3) The expression "ownership" shall include a leasehold interest of at least sixty years unexpired at the date of the purchase:

(4) Where a local authority take possession of a house under the provisions of of this Act, a certificate by the clerk of the local authority, in the form contained in Schedule A annexed to this Act, setting forth that fact and the grounds on which possession has been so taken, shall be registered in the register of sasines, and when so registered shall, without any other instrument, vest the ownership absolutely and irredeemably, subject to any prior burden, in the local authority; and the sheriff of the county in which the house is situated may, upon production of such certificate so registered, grant warrant for summarily ejecting the proprietor of the house and all tenants or occupants thereof:

(5) Where a local authority take possession of a house under the provisions of this Act, the value of the interest in the house at the disposal of the local authority shall in the absence of a sale and in default of agreement be settled summarily by the sheriff, whose decision shall be final, and the amount which shall be determined to be due to the proprietor shall in the event of his death after possession has been so taken by the local authority be deemed to be moveable property.

(6) Where the principal and interest of an advance under this Act have been fully paid, the certificate of the clerk of the local authority to that effect, in one of the forms contained in Schedule B annexed to this Act, when registered in the register of sasines shall be equivalent to the registration of a discharge of the bond or other security granted for the advance:

(7) Sub-section 5 of section 3 shall be read as if for the words "in the case of "the bankruptcy of the proprietor of the house, or in the case of a "deceased proprietor's estate being administered in bankruptcy under "section 125 of the Bankruptcy Act, 1883," there were inserted the words "in the case of the sequestration of the estate of the proprietor "or deceased proprietor of the house."

Sub-section 3 of section 7 shall be read as if for the words "where "the proprietor of any such house becomes bankrupt or his estate is "administered in bankruptcy under section 125 of the Bankruptcy Act, "1883," there were substituted the words "where the estate of the "proprietor or deceased proprietor of any such house is sequestrated."

(8) The reference to the Arbitration Act, 1889, shall not apply:

In lieu of sub-section (*e*) of section 2 of this Act, it is enacted that:—

Before making an advance under this Act in respect of a house, a local authority in Scotland shall be satisfied that the repayment to the local authority is secured by a bond and disposition in security or other security under

which the house shall be held to vest in the local authority in the case of the breach of any of the statutory conditions. The said bond or other security shall refer to this Act and shall be subject to the provisions of section 4 sub-section (1), but the personal liability thereunder shall be transferred to the transferee.

(9) Sub-section 5 of section 5, sub-sections 1 to 6 inclusive of section 9, and sub-sections 2 and 3 of section 10 of this Act shall not apply.

Local authorities and rates in Scotland.

12. In Scotland—

(1) The local authority for the purpose of this Act shall be—

(*a*) in counties including the burghs (as defined in the Burgh Police (Scotland) Act, 1892) situated therein and having a population of less than seven thousand according to the census last taken—the county council :

Provided that in section 8 of the Local Government (Scotland) Act, 1889, the expression "purposes hereinafter mentioned" shall be deemed to include the purposes of this Act.

(*b*) in other burghs—the town council or commissioners of the burgh :

(2) All expenses of a local authority in the execution of this Act shall be paid—

(*a*) in the case of county councils out of the general purposes rate : Provided that the proportion of such expenses corresponding to the valuation of the burghs, for the purposes of this Act included as aforesaid, within which burghs such general purposes rate is not levied shall be paid to the county council in compliance with a requisition to that effect to be sent to the town council or commissioners of each burgh annually, and not later than the month of October in each year, and to be paid out of a rate levied in the like manner and with the like powers as the public health general assessment of the burgh on or before the fifteenth day of January next ensuing :

(*b*) in the case of town councils and commissioners of other burghs, out of a rate levied in the like manner and with the like powers as the public health general assessment of the burgh. The ratepayers within the last-mentioned burghs shall not be assessed for any expenses incurred by a county council in the execution of this Act.

(3) If in any local financial year the expenses payable by a local authority and not reimbursed by the receipts under this Act exceed a sum equal to, in the case of counties one half-penny, and in the case of burghs separately assessed under this Act one penny, in the pound upon the rateable value of all lands and heritages within the area of the local authority for the purposes of this Act, no further advances under this Act shall be made by that local authority until the expiration of five years after the end of that financial year, or if the expenses at that date exceed one halfpenny in counties, including the burghs situated therein and having a population of less than seven thousand as aforesaid, or one penny in the pound in burghs separately assessed under this Act, until they fall below that sum :

(4) A local authority may borrow for the purposes of this Act in like manner as they may borrow in the case of a county council for the purpose of the Local Government (Scotland) Act, 1889, and in the case of a town council or the commissioners of a burgh for the purposes of section 141 of the Public Health (Scotland) Act, 1897, and these Acts shall apply accordingly with the necessary modifications.

Preparation of titles, etc. in Scotland.

13. In Scotland the local authority shall cause to be prepared and duly registered all deeds, writs, and instruments necessary for completing or transferring the title of the purchaser of a house under this Act, and for securing the payment of the principal and interest of any advance, and shall include as part of the advance the cost so incurred or to be incurred according to scales set forth in tables fixed by the local authority, with the approval of the Secretary for Scotland :

Provided that—

(1) The local authority, if they think fit, may appoint a person duly qualified to carry out the provisions of this section, and shall assign to him such salary or remuneration as they may determine;

and (2) The local authority shall not be liable for any expenses incurred by a purchaser of a house under this Act for legal or other advice or assistance rendered to him on his own employment.

Application of Act to Ireland.

14. This Act shall apply to Ireland with the following modifications—

(1) The Commissioners of Public Works in Ireland shall be substituted for the Public Works Loan Commissioners:

(2) So much as relates to civil-bill ejectments in sections **52** to **73** of the Landlord and Tenant (Ireland) Act, 1860, shall be substituted for sections **138** to **145** of the County Courts Act, 1888, and sections **84** to **89** of the said Act of 1860 shall be substituted for the Small Tenements Recovery Act, 1888:

(3) Any reference to section **125** of the Bankruptcy Act, 1883, shall not apply:

(4) So much of sub-section **3** of section **7** as relates to a transfer of ownership or interest by personal representatives, shall not apply save where the title to such ownership or interest devolves on the personal representatives of the proprietor:

(5) Sections **6** to **20** of the Common Law Procedure Amendment Act (Ireland), 1856, shall be substituted for the Arbitration Act, 1889:

(6) In section **9** the words "five thousand" shall be substituted for the words "ten thousand":

(7) The Public Health (Ireland) Acts, 1878 to 1896, shall be substituted for the Public Health Acts, and in particular section **238** of the Public Health (Ireland) Act, 1878, shall be substituted for section **234** of the Public Health Act, 1875:

(8) A local authority may borrow for the purposes of this Act in like manner as they may borrow in the case of a county council under the Order in Council under section **104** of the Local Government (Ireland) Act, 1898, and in the case of the council of an urban district for the purposes of the Public Health (Ireland) Act, 1878:

(9) Article **22** of the said Order in Council shall be substituted for section **69** of the Local Government Act, 1888:

(10) The Public Works (Ireland) Acts, 1831 to 1886, shall be substituted for the Public Works Loans Act, 1875:

(11) The Local Government Board for Ireland shall be substituted for the Local Government Board:

(12) An advance shall not be made under this Act for the purchase of a house acquired under the Labourers (Ireland) Acts, 1883 to 1896, and held by a district council under those Acts.

Registration of title in Ireland.

15.—(1) Where a local authority make an advance under this Act in Ireland they shall cause the title to the premises in respect of which the advance is made to be registered under the Local Registration of Title (Ireland) Act, 1891, and shall pay the cost of first registration out of the advance.

(2) Rules under that Act—

(*a*) shall adapt that Act to the registration of ownerships under this Act, and provide for the easy transfer of such ownerships;

(*b*) shall provide for the registration (if required) of a person as the proprietor under this Act with such a possessory or qualified title as is provided under the Land Transfer Acts, 1875 and 1897;

and (*c*) shall provide that the fees payable to the Local Registration of Title Office in respect of either first registration of, or any subsequent dealing with, such premises shall not exceed ten shillings.

(3) The person appearing on the register for the time being as proprietor shall alone be the proprietor for the purposes of this Act.

16. This Act may be cited as the Small Dwellings Acquisition Act, 1899.

SCHEDULES.

SCHEDULE A.

Section 11.

I, *A.B.*, clerk of the local authority of , with reference to bond and disposition in security [or other security] dated [insert date], and recorded in the General Register of Sasines for the county of [or as the case may be], on the day of for £ , granted by *C.D.* [name and designation] over the house [shortly describe same], do hereby certify that said local authority has taken possession of said house in respect [here set forth the grounds on which possession has been so taken], and I grant this certificate in terms of the Small Dwellings Acquisition Act, 1899.

Dated at this day of

(Signed) *A.B.*

SCHEDULE B.

Section 11.

No. 1.

I, *A.B.*, clerk of the local authority of , with reference to bond and disposition in security [or other security] dated [insert date], and recorded in the General Register of Sasines for the county of [or as the case may be], on the day of for £ , granted by *C.D.* [name and designation] over the house [shortly describe same], do hereby certify that the principal and interest secured by said bond and disposition in security (or other security) have been fully paid, and I grant this certificate in terms of the Small Dwellings Acquisition Act, 1889.

Dated at this day of .

(Signed) *A.B.*

No. 2.

I, *A.B.*, clerk of the local authority of , with reference to the within (or above) written bond dated [insert date], and recorded in the General Register of Sasines for the county of [or as the case may be], on the day of for £ , granted by *C.D.* [name and designation], do hereby certify that the principal and interest secured by said bond and disposition in security (or other security) have been fully paid, and I grant this certificate in terms of the Small Dwellings Acquisition Act, 1899.

Dated at this day of .

(Signed) *A.B.*

THE PUBLIC HEALTH ACTS.

The principal Acts relating to the proper sanitation of dwelling houses are the Public Health Act, 1875, and the Public Health (Amendment) Act, 1890 (which apply to all districts in England and Wales, exclusive of the Metropolis), the Public Health (London) Act, 1891, and the Public Health (Scotland) Act, 1897.

They provide for the proper construction, maintenance, and cleaning of roads and sewers giving access to dwelling houses; the abatement of nuisances in or near dwelling houses; the regulation of common lodging houses and houses let in lodgings; and the framing of byelaws for these and other purposes, especially in connection with the erection of new buildings.

The numbers of sections hereafter given refer to the Public Health Act, 1875, but for convenience of reference the chief corresponding sections in the London and Scotland Health Acts are here added, so far as they relate to dwelling houses:—

Subject.	Public Health Act, 1875.	Public Health (London) Act, 1891.	Public Health (Scotland) Act, 1897.
	Sections—	Sections—	Sections—
Water Closet Accommodation	36	37	29
Provision of Sanitary Conveniences	39	44 & 45	29
Power to examine Water Closet or Drain	41	40 to 42	18
Power to make Byelaws for certain Nuisances	44	16	—
Street Cleaning and Removal of Refuse	42 to 45	29 to 34	38 & 39
Keeping Swine near Dwellings	47	17 & 18	16
Offensive Ditches and Ponds	48	43	28
Removal of Offensive Accumulations	49	35	42
Houses without proper Water Supply	62	48	125
Penalty for fouling Water Supply	68	52 & 53	127
Closing of Bad Wells	70	54	—
Cellar Dwellings	71 to 75	96 to 98	74 to 76
Common Lodging Houses	75 to 89	Common Lodging Houses Acts, 1851 and 1853	3 & 89 to 100
Houses let in Lodgings	90	94	72
Definition of Nuisance	91	2	16
Inspection of District	92	1	17
Information as to Nuisances	93	3	19
Notice of Abatement of Nuisances	94	4	20
Complaint to Petty Sessions Court	95 to 98	5	21 to 25
Appeal against Order of Court	99 & 268	6 & 125 & 126	156 & 157
Order on Sanitary Authority	100	8	26
Sale of Materials removed	101	9	27
Power of entry to discover Nuisances	102 & 305	10 & 115	18 & 109
Penalty for obstructing Sanitary Officers	103	116	163
Recovery of Costs by Council	104	11	153
Power of Individual to complain of a Nuisance	105	12	—
Powers of County Council	106	100 & 101	146 to 148
Proceedings in the High Court	107	13	156

Subject.	Public Health Act, 1875.	Public Health (London) Act, 1891.	Public Health (Scotland) Act, 1897.
Nuisances outside the District	108	14	149
Closing of Overcrowded Houses	109	7	76
Regulation of Tents, Sheds, etc.	110 & 137	95 & 110	73 & 177 to 180
Power to make Byelaws	157	39	—
Appointment of Officers	189 to 191 and 326	107, 108, & 139	15
Infectious Diseases	120 to 142	58 to 74	46 to 60
Legal Proceedings	251 to 265	116 to 124	152-166
Notices	266 & 267 & Schedule IV.	127 & 128 & Schedule III.	159 & 160

DEFINITIONS. (Sec. 4).

[*Definitions in this Act differ in some respects from those in the Housing Act, 1890*].

Parish means a place for which a separate poor rate is or can be made, or for which a separate overseer is or can be appointed.

"**Person**" includes any body of persons, whether corporate or unincorporate.

Local Authority means urban sanitary authority (*i.e.* borough council or urban district council) and rural sanitary authority (*i.e.*, rural district council).

"**Lands**" and "**Premises**" include messuages, buildings, lands, easements, and hereditaments of any tenure.

Owner means the person for the time being receiving the rackrent (*i.e.*, *not less than two-thirds of the full net annual value*) of the lands or premises in connection with which the word is used, whether on his own account or as agent or trustee for any other person, or who would receive the same if such lands or premises were let at a rackrent.

Street includes any highway (not being a turnpike road) and any public bridge (not being a county bridge), and any road, lane, footway, square, court, alley, or passage, whether a thoroughfare or not.

Drain means any drain of, and used for the drainage of, one building only, or premises within the same curtilage, and made merely for the purpose of communicating therefrom, with a cesspool or other like receptacle for drainage, or with a sewer into which the drainage of two or more buildings occupied by different persons is conveyed.

Sewer includes sewers and drains of every description, except drains to which the word "drain" interpreted as aforesaid applies, and except drains vested in or under the control of any authority having the management of roads, and not being a local authority under this Act.

[*Where Part III of the Public Health Acts Amendment Act has been adopted, drain includes a drain used for the drainage of more than one building belonging to* different owners].

SEWERAGE AND DRAINAGE.

Secs. 13 to 23 empower local authorities—

(*a*) To own and purchase sewers;

(*b*) To maintain and make sewers through, across, or under any public way;

(*c*) To alter or discontinue sewers;

(*d*) To enforce drainage of undrained houses, either into a sewer, if there is one within 100 feet, or into a cesspool, if there is no sewer so near.

The same sections compel local authorities—

(*e*) To purify sewage before discharging it into streams;

(*f*) To cause sewers to be properly cleansed and ventilated;

(*g*) To allow the owner or occupier of any premises to drain into public sewers, subject to complying with the regulations of the local authority.

Houses must be drained.

Sec. 24 empowers local authorities to require houses to be drained into new sewers.

Sec. 25 imposes a penalty not exceeding £50 on any person who newly erects or rebuilds any house without providing proper drains connected with a sewer within 100 feet of the site or emptying into a covered cesspool away from the house if no sewer is within 100 feet.

Sewage disposal.

Secs. 27 to 34 enable local authorities to construct works within or (under certain conditions) without their district for the purpose of receiving and disposing of sewage, or to contract with any person for a similar purpose.

CLEANSING OF HOUSES.

Provision of proper privy accommodation.

Secs. 35 to 38 empower local authorities to enforce the provision of a "sufficient water-closet, earth-closet, or privy," and an "ashpit with proper doors and coverings" for any house within their district. The value of this provision is lessened by permitting the inmates of two or more houses to use the same accommodation in common if the local authority consent. Earth-closets may be provided instead of water-closets, and managed by a system in conjunction with the local authority.

[*In a case under the Public Health (London) Act, 1891, it was held that the magistrate was bound by the decision of the sanitary authority that there was not "sufficient" water closet accommodation, and on proof of non-compliance with the notice he was bound to convict*].

Privies, closets, etc., must be properly constructed and kept.

Sec. 40 provides that "all drains, water-closets, earth-closets, privies, ashpits, and cesspools within their district" shall be constructed and kept so as not to be a nuisance or injurious to health.

Scavenging by local authorities.

Sec. 42 provides that "Every local authority may, and when required by order of the Local Government Board, shall themselves undertake or contract for—

"The removal of house refuse from premises;

"The cleansing of earth-closets, privies, ashpits, and cesspools;

"The proper cleansing and watering of streets for the whole or any part of their district."

Penalty on local authorities for neglect of scavenging.

Sec. 43 imposes a penalty of 5s. per day on any such local authority (as limited by sec. 42) failing to remove any house refuse or to cleanse any earth-closet, privy, ashpit, or cesspool within seven days after receiving notice in writing from the occupier, who shall himself receive the said 5s. per day.

Byelaws as to cleansing and removal of refuse.

Sec. 44 enables local authorities to make byelaws—

(1) imposing the duty of removing refuse and cleansing privies, etc., at such intervals as they think fit, on the occupiers of such premises; and

(2) for the prevention of nuisances arising from snow, filth, dust, ashes, and rubbish, and for the prevention of the keeping of animals on any premises so as to be injurious to health.

Sec. 45 enables local authorities to provide receptacles for the temporary deposit of rubbish.

Filthy Houses.

Sec. 46 provides that any local authority, on the certificate of the medical officer of health or any two medical practitioners, shall give notice to the owner or occupier of any filthy or unwholesome house or part of a house to whitewash, cleanse, or purify the same, as may be required in order to tend to prevent or check infectious disease or remove danger to the health of any person affected thereby. The penalty for disregarding the notice is not exceeding 10/- per day, and the local authority may in such case do the work themselves and recover the expenses in a summary manner from the person in default.

ACCUMULATIONS OF FILTH.

Pig-keeping.

Sec. 47 enables a local authority to prohibit pig-keeping in cases where it is a nuisance to any person.

Sec. 47 imposes a penalty not exceeding 40/- on any person who—

(a) Suffers any waste or stagnant water to remain in any place within any dwelling house for twenty-four hours after notice to remove the same;

(b) Allows the contents of any water-closet, privy, or cesspool to overflow or soak therefrom.

Sec. 48 provides for the cleaning of offensive ditches lying near to or forming the boundaries of districts.

Sec. 49 empowers the inspector of nuisances to give notice to the owners of any accumulation of manure, dung, soil, or filth, or other offensive or noxious matter, or to the occupiers of the property whereon it exists, to remove the same within twenty-four hours. If the notice is disregarded the local authority may remove it and sell it to pay all or part of the expenses of removal.

Sec. 50 authorises local authorities by public announcement in the district or otherwise to give notice for the periodical removal of manure or other refuse matter from mews, stables, or other premises under a penalty not exceeding 20/- for each day during which the notice is disregarded.

WATER SUPPLY BY LOCAL AUTHORITIES.

Secs. 51 to 70 empower town and district councils, where there are no local Acts to the contrary, to—

(1) construct and maintain waterworks;

(2) dig wells and do any other necessary acts;

(3) take on lease or hire or purchase any waterworks or right to take or convey water either within or without their district; and

(4) contract with any person for a supply of water;

(5) construct reservoirs and carry mains;

(6) charge water rates and rents;

(7) supply water by meter, and punish fraud in connection therewith;

(8) supply the authority of an adjoining district;

(9) supply water for public baths, or trading or manufacturing purposes;

(10) take proceedings against any person responsible, to prevent pollution of streams;

(11) close polluted wells, tanks, cisterns, or pumps on the order of the local magistrates;

Sec. 55 provides that water supplied by a local authority shall be pure and wholesome, and may be a constant supply at high pressure.

Sec. 66 states the duty of the urban council to provide fire plugs, and indicate the position thereof.

House owners must provide water supply to tenants.

Sec. 62 empowers local authorities to compel the owner of any house within their district to furnish it with a proper supply of water, provided that the cost does not exceed—

(*a*) the water rate authorised by any local Act in force in the district;

(*b*) twopence a week where there is no local Act; or

(*c*) such other cost as the Local Government Board may determine to be reasonable.

The expenses where the work is done by the local authority in default of the owner may be charged on the property as private improvement expenses.

CELLAR DWELLINGS.

Sec. 71 prohibits the letting or occupation separately as a dwelling of any cellar, vault, or underground room built or rebuilt after 1875, or any such room which was not lawfully so let or occupied in 1875.

Sec. 72 provides that any existing cellar still allowed to be occupied, must comply with the following regulations :—

(*a*) It must be at least 7ft. high, and 3ft. of its height must be above the surface of the street or ground adjoining or nearest to it.

(*b*) It must have an open area along its whole frontage 2ft. 6in. wide, and extending upwards from 6 inches below the level of the floor to the surface of the street.

(*c*) It must be properly drained, and provided with a refuse receptacle and a proper convenience.

(*d*) It must have a fireplace and chimney.

(*e*) It must have a window containing at least 9 square feet, unobstructed by steps, and capable of being opened.

Sec. 73 imposes a penalty not exceeding 20s. a day, for illegal occupation of cellar dwellings.

Sec. 74 defines "**occupation as a dwelling**" to include any cellar in which any person passes the night.

Sec. 75 empowers the magistrates to direct the permanent closing of any cellar in respect of which there have been two convictions within three months.

COMMON LODGING HOUSES.

Secs. 76 to **79** make it compulsory on every local authority to keep a register of common lodging houses; prohibit the keeping of a common lodging house unless both the house and the keeper are duly registered; empower the local authority to refuse a license where either the house or the keeper are deemed to be unsatisfactory; and authorise the fixing up of a notice with the words "**registered lodging house**" on the outside.

Sec. 80 compels all local authorities to make byelaws—

(1) Fixing and from time to time varying the number of lodgers who may be received into a common lodging house.

(2) Providing for the separation of the sexes therein.

(3) For promoting cleanliness and ventilation in such houses.

(4) For the giving of notices and the taking precautions in the case of any infectious disease.

(5) Generally for the well-ordering of such houses.

Sec. 82 compels the keepers of such houses to limewash the walls and ceilings, to the satisfaction of the local authority, in the first week of April and October, subject to a penalty not exceeding 40s.

Secs. 83 to 88 provide—

(1) That keepers may be compelled to report on schedules furnished by the local authority, certain particulars as to beggars and vagrants resorting to the house.

(2) That keepers shall give immediate notice of cases of infectious disease to the medical officer of health and to the poor law relieving officer.

(3) That officers of the local authority shall have free access at all times to all parts of such houses.

(4) That three convictions under this Act shall, at the option of the court, disqualify any person as the keeper of a common lodging house.

HOUSES LET IN LODGINGS.

Sec. 90, as modified by sec. 8 of the Housing Act, 1885, empowers the local authority to make byelaws for all or any part of their district with respect to houses or parts of houses let in lodgings or occupied by members of more than one family. The byelaws may provide with respect to such dwellings—

(1) For fixing and from time to time varying the number of persons who may occupy them;

(2) For the separation of the sexes;

(3) For the registration and inspection of such dwellings;

(4) For enforcing drainage and privy accommodation;

(5) For promoting cleanliness and ventilation;

(6) For their cleansing and whitewashing at stated times of the year;

(7) For the paving of the courts and courtyards thereof;

(8) For the giving of notices and the taking of precautions in the case of any infectious disease.

NUISANCES.

What are nuisances.

Sec. 91 defines nuisances as—

(1) Any premises in such a state as to be a nuisance or injurious to health.

(2) Any pool, ditch, gutter, watercourse, privy, urinal, cesspool, drain, or ashpit so foul or in such a state as to be a nuisance or injurious to health.

(3) Any animal so kept as to be a nuisance or injurious to health.

(4) Any accumulation or deposit which is a nuisance or injurious to health.

(5) Any house or part of a house so overcrowded as to be dangerous or injurious to the health of the inmates, whether or not members of the same family.

(6) Any chimney (not being the chimney of a private dwelling house) sending forth black smoke in such quantity as to be a nuisance.

Inspection of district for nuisances.

Sec. 92 provides that it shall be the duty of every local authority to cause to be made from time to time, inspection of their district with a view to ascertain what nuisances exist calling for abatement under the powers of this Act, and to enforce the provisions of this Act in order to abate the same.

Who may give information of nuisances to local authority.

Sec. 93 provides that information of any nuisance under this Act in any district may be given to the local authority by—

(1) Any person aggrieved thereby;

(2) Any two inhabitant householders of such district;

(3) Any officer of such authority;

(4) The relieving officer of such district;

(5) Any constable or officer of the police force of such district.

Service of notice by local authorities.

Sec. 94 provides that on the receipt of any information respecting the existence of a nuisance, the local authority shall, if satisfied of the existence of a nuisance, serve a notice on the person by whose act, default, or sufferance the nuisance arises or continues, requiring him to abate the same within a specified time, and to execute such works and do such things as may be necessary for that purpose. Where the nuisance arises from the want or defective construction of any structural convenience, the notice should be served on the owner. Where neither the owner nor the occupier are responsible, the local authority may themselves abate the nuisance.

If the notices of the local authority are disregarded.

Sec. 95 requires the local authority to lay a complaint before a justice when any of the requisitions of their notice to abate a nuisance have not been complied with, or if the nuisance, though abated, is likely to recur on the same premises. The justice shall thereupon issue a summons requiring the person on whom the notice was served to appear before the local magistrates.

Sec. 96 empowers the local magistrates' court to impose a penalty not exceeding £5 and costs, and also to make an order requiring the persons who have disregarded the notice of the local authority

(*a*) To comply with all or any of the requisitions of the notice; or

(*b*) To otherwise abate the notice within a specified time, and if required, to execute such works as will prevent the recurrence of the nuisance.

Sec. 97 empowers the local magistrates to prohibit the use of any house or building which, in the judgment of the court, is rendered unfit for habitation by the existence of a nuisance, until by a further order of the court, the house or building is declared fit for habitation.

Penalty for disobeying order of court.

Sec. 98 imposes a penalty not exceeding 10/- per day for disobedience of an order of the court relating to the abatement of a nuisance, and 20/- per day for disobeying an order prohibiting occupation of a house. It also empowers the local authority to enter the premises, abate the nuisance, and recover the expenses thereof in a summary manner from the person on whom the order is made.

Appeal to Quarter Sessions.

Sec. 99 provides for an appeal to the court of quarter sessions against an order of the local magistrates, and a stay of other proceedings in the meantime.

Power of entry of local authority.

Sec. 102 provides for the admission of any officers of the local authority into any premises—

(*a*) For the purpose of examining as to the existence of any nuisances thereon;

(*b*) At any time between 9 in the morning and 6 in the evening until the nuisance is abated;

(*c*) If admission is refused, complaint on oath must be made to any justice after giving notice in writing to the person having custody of the premises, and such justice may by order under his hand require such person to admit any officer of the local authority, or (sec. 103) in default be liable to a penalty not exceeding £5.

Costs and expenses of execution of provisions relating to nuisances.

Sec. 104 provides that all reasonable costs and expenses incurred in—

(*a*) Making a complaint, or giving notice; or

(*b*) Obtaining an order of the court or any justice; or

(*c*) Carrying the same into effect,

shall be deemed to be money paid for the use and at the request of the person on whom the order is made, or if no order is made then of the person by whose act or default the nuisance was caused. Where this is the owner, the expenses may be recovered from any person who is for the time being owner of such premises.

Other provisions are—

(1) Costs and expenses shall not exceed one year's rackrent of the premises.

(2) They may be recovered in a summary manner and may be apportioned by the court among several persons responsible.

(3) They may be recovered gradually from the occupier, who must deduct them from time to time out of his rent, but need not pay at any one time more than he owes in rent.

(4) Owners can contract out of this section as to responsibility.

Power of individual to complain to a justice of a nuisance.

Sec. 105 provides that complaint may be made to a justice in the case of any nuisance on any premises within the district of any local authority by—

(1) Any person aggrieved thereby;

(2) Any inhabitant of such district;

(3) Any owner of premises within such district.

Proceedings shall be had thereupon with the like incidents, consequences, penalties, and orders as in the case of a complaint by a local authority. The court may, however—

(*a*) Adjourn the hearing of the summons for a compulsory examination of the premises;

(*b*) Authorise any constable or other person to carry out the order with the like powers and restrictions of an officer of the local authority.

Local Government Board may authorise police officer to take proceedings.

Sec. 106 provides that where a local authority has made default in doing their duty in relation to nuisances under this Act, the Local Government Board may authorise any local officer of police to take the necessary proceedings

Proceedings in superior court when local court ineffective.

If in the opinion of the local authority summary proceedings would afford an inadequate remedy, they may cause proceedings to be taken against any person in any superior court of law or equity to enforce the abatement or prohibition of any nuisance under this Act.

Sec. 108 enables a local authority whose district is suffering from a nuisance wholly or partly arising in another district, to take proceedings in the court of such other district against the person causing or permitting the nuisance.

Overcrowding—closing order after two convictions.

Sec. 109.—Where two convictions within three months have taken place under the provisions of any Act relating to the overcrowding of a house, the local police court, on the application of the local authority, may close such house for such period as the court may deem necessary.

STREETS.

Sec. 149 vests in the local authority all streets which are highways repairable by the inhabitants at large, and throws upon such authority the duty of causing such streets to be properly levelled, paved, metalled, flagged, channelled, altered, repaired, protected, and cleaned.

Sec. 150 provides that where "Private Streets" (*i.e.*, streets constructed by private individuals and not dedicated to or repaired and cleaned by the local authority) are not properly constructed, lighted, maintained, or cleaned by "the owners" of property therein, the local authority may compel the owners to put the street into proper condition in all or any of the foregoing respects, and in default the local authority may execute the whole of the necessary works themselves, charging the expenses on the respective owners in proportion to the extent and value of their property. In either case the work has to be done in accordance with plans and specifications approved by the surveyor to the local authority.

Sec. 152 empowers the local authority to declare such streets to be highways repairable by the inhabitants at large, unless a majority of the owners object thereto in writing.

Sec. 154 enables town and urban district councils to purchase any premises for the purpose of widening, opening, enlarging, or otherwise improving any street, or making any new street.

Secs. 154 to 156 empower local authorities—

to purchase premises for improving existing streets or (with the consent of the Local Government Board) making any new street (sec. 154);

to prescribe a building line in accordance with which houses pulled down shall be rebuilt after compensation settled by arbitration in case of dispute (sec. 155);

to prohibit the bringing forward of any house or building or any part thereof beyond the front wall of the house or building on either side thereof. Penalty 40s. per day (sec. 156).

NEW BUILDINGS—BYELAWS.

Sec. 157 empowers every urban authority to make byelaws with respect to—

(1) The level, width, and construction of new streets, and the provisions for the sewerage thereof—

(2) The structure of walls, foundations, roofs, and chimneys of new buildings for securing stability and the prevention of fires and for purposes of health;

(3) The sufficiency of the space about buildings to secure a free circulation of air, and with respect to the ventilation of buildings;

(4) The drainage of buildings, the water-closets, earth-closets, privies, ash-pits, and cesspools in connection with buildings, and to the closing of buildings or parts of buildings unfit for human habitation, and to prohibition of their use for such habitation.

What is a new building?

Sec. 159 defines a "new building" for the purposes of this Act to be—

(*a*) Any building pulled down to or below the ground floor;

(*b*) Any frame building of which only the framework is left down to the ground floor;

(*c*) Any building not originally constructed for human habitation which is converted into a dwelling house;

(*d*) Any single dwelling house converted into more than one dwelling house.

BORROWING POWERS.

Sec. 233 provides that any local authority may, with the sanction of the Local Government Board, borrow or reborrow any sums of money necessary for defraying any costs, charges, or expenses incurred by them in the execution of this Act. An urban authority may do so on the credit of any fund or all or any of their rates under this Act, and they may mortgage such funds or rates as security for the loan.

A rural authority may do so—

(*a*) On the credit of the common fund if intended to be applied to general expenses of such authority.

(*b*) On the credit of the rates out of which "special expenses" are payable if intended to be applied to "special expenses."

Regulations as to borrowing powers.

Sec. 234 provides—

(1) That money shall not be borrowed except for what the Local Government Board may determine to be permanent works,

(2) The total debt of the authority under the Sanitary Acts shall not at any time exceed the assessable value for two years of the premises assessable within the district.

(3) Where the debt exceeds one year's assessable value, a local inquiry by a Local Government Board Inspector is imperative.

(4) The money may be borrowed for any such time **not exceeding sixty years** as the local authority with the sanction of the Local Government Board may determine in each case.

(5) The loan must be discharged either by paying off equal annual instalments of principal and interest, or by investing annually such sums as will at compound interest form a sinking fund sufficient to pay off all the debt at the end of the period.

Sec. 235 empowers a local authority to borrow on the credit of its sewage land and plant up to three-fourths of the purchase money, and such powers shall be distinct from and in addition to the general borrowing powers conferred by this Act.

Secs. 236 to **239** deal with the mortgages in respect of loans, and provide for their form (sec. 236), registration (sec. 237), transfer (sec. 238), and recovery by appointment of a receiver in certain cases (sec. 239).

Secs. 240 and **241** provide for the granting and registration of rentcharges on premises in respect of advances made by any person for private improvement expenses under this Act.

Loans from the Public Works Loan Commissioners.

Secs. 242 and **243** empower the Public Works Loans Commissioners to lend to local authorities on the recommendation of the Local Government Board upon the following conditions :—

(1) For a period not exceeding fifty years.

(2) Interest at such rate as may, in the judgment of the commissioners of the Treasury, be necessary in order to enable the loan to be made without loss to the Exchequer.

(3) In determining the period of the loan, the Local Government Board shall have regard to the probable duration and continuing utility of the works in respect of which the same is required.

Sec. 244 confers similar powers of borrowing within the limits of their duties upon Joint Boards and Port Sanitary Authorities.

LOCAL GOVERNMENT BOARD INQUIRIES.

Sec. 293 empowers the Local Government Board to make such inquiries as they see fit in relation to any matters concerning the public health in any place, or any matters with respect to which their sanction or approval or consent is required by this Act.

Costs.

Sec. 294 empowers the Local Government Board to make orders as to the parties by whom or the rates out of which such costs shall be borne.

Sec. 295 makes all Local Government Board orders in pursuance of this Act binding and conclusive.

Powers of Local Government Board Inspectors.

Sec. 296 empowers inspectors of the Local Government Board to have full powers—

(1) For calling and examining witnesses;

(2) For the production of papers and accounts; and

(3) For the inspection of places and matters required to be inspected (c. f. Powers of Poor Law Inspectors).

PUBLIC HEALTH ACT, 1875.

FORMS.

Form A.

FORM OF STATUTORY NOTICE BY LOCAL AUTHORITY REQUIRING ABATEMENT OF NUISANCE.

To [*person causing the nuisance, or owner or occupier of the premises whereon the nuisance exists, as the case may be*].

Take notice that under the provisions of the Public Health Act, 1875, the [*describe the local authority*] being satisfied of the existence of a nuisance at [*describe premises or place where the nuisance exists*], arising from [*describe the cause of nuisance, for instance*, want of a privy or drain; *or for further instance*, a ditch or drain so foul as to be a nuisance or injurious to health; *or for further instance*, swine kept so as to be a nuisance or injurious to health], do hereby require you within from the service of this notice to abate the same, and for that purpose to [*state any things required to be done or works to be executed*].

If you make default in complying with the requisitions of this notice, or if the said nuisance, though abated, is likely to recur, a summons will be issued requiring your attendance to answer a complaint which will be made to a court of summary jurisdiction for enforcing the abatement of the nuisance, and prohibiting a recurrence thereof, and for recovering the costs and penalties that may be incurred thereby.

Dated this day of 18 .

Signature of officer of local authority

Form B.

FORM OF SUMMONS FOR DISREGARDING NOTICE OF LOCAL AUTHORITY.

Summons.

To the owner *or* occupier of [*describe premises*], situated at [*insert such a description as may be sufficient to identify the premises*], *or* to *A.B.* of

County of [*or* borough of , *or* district of , *or as the case may be*] to wit.

You are required to appear before [*describe the court of summary jurisdiction*], at the petty sessions [*or* court] holden at on the day of next, at the hour of in the noon, to answer the complaint this day made to me by , that in or on the premises above mentioned [*or* in or on certain premises situated at No. in the street in the parish of *or such other description or reference as may be sufficient to identify the premises*], in the district under the Public Health Act, 1875, of [*describe the local authority*], the following nuisance exists [*describing it, as the case may be*], and that the said nuisance is caused by the act, or default of the occupier [*or* owner] of the said premises, *or* by you *A.B.* [*or in case the nuisance be discontinued, but likely to be repeated, say*, there existed recently, to wit, on or about the day of on the premises, the following nuisance [*describe the nuisance*] and that the said nuisance was caused [*etc.*], and although the same has since the last-mentioned day been abated or discontinued, there is reasonable ground to consider that the same or the like nuisance is likely to recur on the said premises].

Given under my hand and seal this day of 18 .

J.S. (L.S.)

FORM C.

FORM OF ORDER BY JUSTICES COURT FOR ABATEMENT OR PROHIBITION OF NUISANCE.

To the owner [*or* occupier] of [*describe the premises*] situated [*give such description as may be sufficient to identify the premises*], *or* to *A.B.* of

County of / [*or* borough, *etc.*, of / *or* / district of / *or as the case may be*].

WHEREAS on the day of , complaint was made before , Esquire, one of Her Majesty's justices of the peace acting in and for the county [*or other jurisdiction*] stated in the margin, [*or as the case may be*], by that in or on certain premises situated at in the district under the public Health Act, 1875, of [*describe the local authority*], the following nuisance then existed [*describing it*]; and that the said nuisance was caused by the act or default of the owner [*or* occupier] of the said premises [*or* was caused by *A.B.*] [*If the nuisance has been removed, say*, the following nuisance existed on or about [*the day the nuisance was ascertained to exist*], and that the said nuisance was caused, *etc.*, and although the same is now removed, the same or the like nuisance is likely to recur on the same premises].

And whereas the owner [*or* occupier] within the meaning of the said Public Health Act, 1875, [*or* the said *A.B.*,] hath this day appeared before us [(*or* me) *describing the court*], to answer the matter of the said complaint [*or in case the party charged do not appear, say*, and whereas it hath been this day proved to our (*or* my) satisfaction that a true copy of a summons requiring the owner [*or* occupier] of the said premises [*or* the said *A.B.*] to appear this day before us [*or* me] hath been duly served according to the said Act.

Now on proof here had before us [*or* me] that the nuisance so complained of doth exist on the said premises, and that the same is caused by the act or default of the owner [*or* occupier] of the said premises [*or* by the said *A.B.*], we [*or* I], in pursuance of the said Act, do order the said owner [*or* occupier, *or A.B.*], within [*specify the time*] from the service of this order or a true copy thereof according to the said Act [*here specify any things required to be done or works to be executed, as, for instance*, to provide for the cleanly and wholesome keeping of, *or*, to remove the animal kept so as to be a nuisance or injurious to health; *or, for further instance*, to cleanse, whitewash, purify, and disinfect the said dwelling house; *or, for further instance*, to construct a privy *or* drain, *etc.*; *or, for further instance*, to cleanse, *or* to cover, *or* to fill up the said cesspool, *etc.*], so that the same shall no longer be a nuisance or injurious to health as aforesaid.

[*And if it appear to the court that the nuisance is likely to recur on the premises say* [And we] [*or* I] being satisfied that, notwithstanding the said cause or causes of nuisances may be removed under this order, the same is or are likely to recur, do therefore prohibit the said owner [*or* occupier, *or A.B.*,] from [*here insert the matter of the prohibition, as, for instance*,] from using the said house or building for human habitation until the same, in our [*or* my] judgment, is rendered fit for that purpose].

In case the nuisance were removed before complaint, say, Now on proof here had before us [*or* me] that at or recently before the time of making the said complaint, to wit, on as aforesaid, the cause of the nuisance complained of did exist on the said premises, but that the same hath since been removed, yet, notwithstanding such removal, we [*or* I] being satisfied that it is likely that the same or the like nuisance will recur on the said premises, do hereby prohibit [*order of prohibition*]; and if this order of prohibition be infringed, then we [*or* I] [*order on local authority to do works*].

Given under the hands and seals of us, [*or* the hand and seal of me, *describing the court*].

This day of 18 .

J.S. (L.S.)
J.S. (L.S.)

FORM F.

ORDER OF JUSTICE FOR ADMISSION OF OFFICER OF LOCAL AUTHORITY.

WHEREAS [*describe the local authority*] have by their officer [*naming him*] made application to me, *A.B.*, one of Her Majesty's justices of the peace having jurisdiction in and for [*describe the place*], and the said officer has made oath to me that demand has been made pursuant to the provisions of the Public Health Act, 1875, for admission to [*describe situation of premises so as to identify them*], for the purpose of [*describe the purpose, as the case may be,*] and that such demand has been refused.

Now, therefore, I, the said *A.B.*, do herehy require you [*name the person having custody of the premises*], to admit the said [*name the local authority*], [*or* the officer of the said *local authority*], to the said premises, for the purpose aforesaid.

Given, *etc. (as in last form).*

FORM G.

FORM OF NOTICE REQUIRING OWNER TO SEWER, ETC., PRIVATE STREET.

To the owner of certain premises fronting, adjoining, or abutting on a certain street called within the district of [*describe the local authority*].

Whereas the said street is not sewered, levelled, paved, flagged, and channelled to the satisfaction of the above-named [*local authority*]; and whereas your said premises front, adjoin, or abut on certain parts of the said street which require to be sewered, levelled, paved, flagged, and channelled: Now, therefore, the said [*local authority*] hereby give you notice (in pursuance of the Public Health Act, 1875), to sewer, level, pave, flag, and channel the same within the space of [*state the time*] from the date hereof, in manner following: (that is to say) the sewers to be laid or made [*here describe the mode to be adopted and material to be used*], of the sizes and forms, and at the rate or rates of inclination shown on the plans and sections of the works as prepared by the surveyor of the [*local authority*].

Every gully for surface draining, and its connexion with the sewer, to be placed as shown on the said plans, and to be constructed of the forms, materials, and dimensions as shown on the said plans.

A foundation for the carriageway and footway in the said street to be formed in the following manner [*here describe the mode to be adopted and the material to be used*], and the said carriageway and footway to be paved [*here describe the mode to be adopted and the material to be used*].

The channel stones to be [*here describe the mode to be adopted and the material to be used*]. The curb or side stones to be [*here describe the mode to be adopted and the material to be used*].

The whole of the above-mentioned works to be executed by you in accordance with the plans and sections hereinbefore referred to, and now lying for inspection by you at the office of the [*local authority*], situate in street, in aforesaid, and the dimensions, widths, and levels shown thereon, and to be done in a good, workmanlike, and substantial manner, to the satisfaction of the said [*local authority*], or their surveyor.

Dated this day of 18 .

Clerk to the said [*local authority*].

PUBLIC HEALTH ACTS AMENDMENT ACT, 1890.

Part III of this Act has to be first adopted.

Secs. 3, 16, 17, and 47 impose penalties for passing various injurious matters into public sewers.

Sec. 21 empowers local authorities to enforce the proper cleansing and maintenance of the "walls, floors, seats, or fittings" of any sanitary convenience used in common by the occupiers of two or more separate dwellings, and renders each of them liable to a penalty of 10/-, and a daily penalty not exceeding 5/- for default.

Sec. 23 extends sec. 157 of the Public Health Act, 1875, so as to empower every urban authority to make byelaws with respect to the following matters:—

(1) The keeping waterclosets supplied with sufficient water for flushing:
(2) The structure of floors, hearths, and staircases, and the height of rooms intended to be used for human habitation;
(3) The paving of yards and open spaces in connection with dwelling houses;
(4) The provision of secondary means of access in connection with the laying out of new streets.

Any byelaws under sec. 157 as above extended with regard to the drainage of buildings, and to waterclosets, earthclosets, privies, ashpits, and cesspools in connection with buildings, and the keeping waterclosets supplied with sufficient water for flushing, may be made so as to affect buildings erected before the times mentioned in the said section.

Sec. 24 prohibits the occupation of rooms over "privies" as dwellings or sleeping rooms or workrooms under a penalty of 40/-, and a daily penalty of 10/-.

Sec. 25 prohibits building on sites made up of unhealthy deposits.

Sec. 26 enables an urban authority to make byelaws for regulating or preventing the removal or carriage through the streets of any offensive or noxious matter or liquid.

Sec. 26 provides that where any court or passage leading to the back of several buildings in separate occupations (and not being a highway repairable by the inhabitants at large) is not regularly and effectually swept and kept clean and free from rubbish or other accumulation to the satisfaction of the urban authority, the urban authority may, if they think fit, cause to be swept and cleaned such court or passage.

The expenses thereof shall be apportioned between the occupiers of the buildings by the surveyor of the urban authority, subject to an appeal to petty sessions, and may be recovered summarily.

Byelaws may be made to prevent buildings being altered in such a way that if at first so constructed they would have contravened the byelaws.

Rural district councils are empowered to make certain series of byelaws without an order of the Local Government Board, as required by the Public Health Act, 1875.

MODEL BYELAWS.

[*Where no clause is mentioned, the reference is to the Supplemental Byelaws under the Public Health Act, 1890. The figures as to thickness of walls and size of timbers, etc. (pp. 88-90), are subject to local modifications. Those given here are taken from the Richmond Byelaws, which are, on the average, about as stringent as any on these points*].

NEW STREETS AND BUILDINGS.

DEFINITIONS.

(Clause 1).

Base, applied to a wall, means the underside of the course immediately above the footings.

Topmost storey means the uppermost storey in a building, whether constructed wholly or partly in the roof or not, and whether used or constructed or adapted for human habitation or not.

Party Wall means—

(*a*) A wall forming part of a building and being used or constructed to be used in any part of the height or length of such wall for separation of adjoining buildings belonging to different owners, or occupied or constructed or adapted to be occupied by different persons; or

(*b*) A wall forming part of a building and standing in any part of the length of such wall to a greater extent than the projection of the footings on one side on grounds of different owners.

External Wall means an outer wall of a building not being a party wall, even though adjoining to a wall of another building.

Dwelling House means a building used or constructed or adapted to be used wholly or principally for human habitation.

Width, applied to a new street, means the whole extent of space intended to be used . . . measured at right angles to the course or direction of such street.

"**Good Cement Concrete** shall mean . . . at least **one** part of good Portland cement thoroughly incorporated with **six** parts of clean ballast and sharp sand."

"**Good Mortar** shall mean . . . good lime and clean sharp sand or grit mixed in the proportion of one of lime to three of sand or grit."

NEW STREETS.

New Streets must have widths as follows—

Front Streets.—Carriage roads (including all front streets over 100 feet long), minimum total width, 36 feet. Other front streets, minimum total width, 24 feet.

Back Streets.—Width may be regulated by a byelaw under **sec. 23 (1),** Public Health Act (Amendment) Act, 1890, providing for a width of—

13 feet if under 100 yards long;
16 feet if over 100 yards long. [*Clauses 4, 5, 6, and 6 (a)*].

Construction of Streets.—Carriage roads must have—

(*a*) Carriageway 24 feet wide;

(*b*) Height of crown not less than ⅜ to ¾ of an inch for every foot of width;

(*c*) Footway not less than 1/6th total width of street;

(*d*) Slope of footway, ¼ to ½ of an inch for every foot of width;

(*e*) Height of kerb above channel, between 3 and 7 inches;

(*f*) Entrance at one end of the full width of street. [*Clauses 7 and 8*].

SITE.

If any site has been filled up with any material impregnated with fœcal or animal or vegetable matter, it must be properly removed or excavated before building is allowed. [*Clause* 9]. The whole ground surface to be covered—

(*a*) With good bituminous asphalte, at least 1 inch thick, on a layer of good cement concrete, 3 inches thick; or

(*b*) With a layer of good cement concrete, rammed solid, at least 6 inches thick. [*Clause 10*].

CONSTRUCTION OF BUILDINGS—WALLS.

Foundations.—Every wall must rest on proper footings.

(1) The footings must rest on—

(*a*) Solid undisturbed gravel; or

(*b*) Good concrete, not less than 12 inches in thickness; or

(*c*) Some other solid sub-structure as a foundation. [*Clause 16*].

(2) At their widest part they must project half the thickness of the wall on either side of its base, and diminish in regular offsets upwards.

(3) They must be equal in height to at least two-thirds of the thickness of the wall. [*Clause 15*].

Damp Course.—Every wall must have a proper damp course below the level of the lowest timbers, and not less than 6 inches above the surface of the ground adjoining. [*Clause 17*].

Basement Walls.—Walls below the surface of the ground shall be double, with an intervening cavity of 2½ inches. [*Proviso to Clause 17*].

Materials for Walls must be of good bricks, stone, or other hard and incombustible material, properly bonded, and solidly put together with good mortar or with good cement, or with good cement and clean sharp sand or grit, mixed in the proportion of one of cement to five of sand or grit. [*Clause 11*].

Tile-hung Walls.—Detached or semi-detached houses of two or more storeys, 15 feet from other buildings, may have external walls of two topmost storeys made of timber framing, filled in with 4½ inches of brickwork covered with "weather tiling," if the wall of the storey below is of the thickness required by the byelaws.

Timber-framed buildings may only be erected on the following conditions—

(*a*) The building shall be at least 15 feet from any adjoining building not being in the same curtilage;

(*b*) The timber framing shall be properly put together, and the spaces between completely filled in with brickwork;

(*c*) A thickness of at least 4½ inches shall be placed at the back of every portion of timber, and properly bonded to the brickwork between the timbers;

(*d*) A block of not more than three houses may be constructed as above if separated by party walls projecting at least 1 inch in front of any timber framing in any adjoining external wall. [*Proviso to Clause 11*].

Walls must be plumb.—No part of a wall, except a mere architectural ornament or a proper corbel, shall overhang any part beneath it. [*Clause 13*].

Hollow walls may be constructed on the following conditions—

(1) The cavity between shall not exceed 3 inches;

(2) The inner and outer parts of the wall shall be securely tied with suitable bonding ties, not more than 3 feet apart horizontally, and 18 inches vertically;

(3) The thickness of each wall shall be at least 4½ inches;

(4) All woodwork in the cavity shall be completely protected by a layer of material impervious to moisture. [*Proviso to Clause 11*].

The Height of Walls must be measured from the base to the highest part of the wall, or in the case of a gable, to half the height of the gable. [*Clause 18*].

The Length of Walls must be measured from the centre of one return wall to the centre of another. [*Clause 18*].

THICKNESS OF WALLS—(DOMESTIC BUILDINGS).

[*From Richmond Byelaws—slightly modified from Model Byelaws*].

The Thickness of Walls must depend upon—

(*a*) Their height and length;

(*b*) The material of which they are constructed.

The minimum thicknesses for brick walls are as follows, cement concrete and rubble masonry being one-third thicker in each case. [*Clause 22 (a)*]:—

Height of Wall.	Length of Wall.	Minimum Thickness.
Not over 25 feet	Not over 30 feet	9 inches (if only two storeys).
,, 25 ,,	,, 30 ,,	If more than two storeys 13½ inches below the topmost storey; 9 inches the rest of its height.
,, 30 ,,	,, 30 ,,	do. do. do. do.
,, 40 ,,	30 to 35 feet	do. do. do. do.
,, 50 ,,	Not over 30 feet	do. do. do. do.
,, 40 ,,	30 to 45 feet	18 inches for one storey; 13½ inches below the topmost storey; 9 inches for the rest of its height.
,, 50 ,,	30 to 45 ,,	do. do. do. do.
,, 60 ,,	Not over 30 feet	18 inches for one storey; 13½ inches for rest of its height.
,, 50 ,,	45 to 50 feet	22½ inches for one storey; 18 inches next storey; 13½ inches for rest of its height.
,, 60 ,,	Not over 50 feet	18 inches for two storeys; 13½ inches for rest of its height.
,, 60 ,,	Over 50 feet	22½ inches for one storey; 18 inches for next two storeys; 13½ inches for rest of its height.
60 to 70 feet	Not over 45 feet	do. do. do. do.
60 to 70 ,,	Over 45 feet	27 inches for one storey; 22½ inches for next two storeys; 18 inches for next storey; 13½ inches for rest of its height.
70 to 80 ,, [*Clause 19*].	Not over 45 feet	22½ inches for one storey; 18 inches for next three storeys; 13½ inches for rest of height.

PARTY WALLS.

Party Walls at Roof.—The party wall of each house must be carried up—

(*a*) In some districts 15 inches above the roof. [*Clause 26*].

(*b*) In some districts for buildings not over 30 feet high, at least as high as the under side of the slates or other covering of the roof. [*Clause 26 (a)*].

In either case no woodwork of any description must extend upon or across any part of such wall.

Parapets, or walls carried through the roof, must be properly coped and otherwise protected so as to prevent water running down or soaking into any wall. [*Clause 27*].

Party Walls must not have any openings in them nor any recess less than 9 inches thick at the back, nor any bond timber, nor any wood, plate, nor the end of any bressummer, beam, or joint less than 4 inches distant from the centre of the wall. [*Clauses 28, 31, 32, and 34*].

CHIMNEYS.

Chimneys must have—

(*a*) Footings and foundations similar to walls.

(*b*) Sufficient corbels if corbelled out on upper storeys.

(*c*) Flues rendered or pargeted as the work is carried up.

(*d*) Flues enclosed with brickwork at least 4½ inches thick.

(*e*) Openings with sufficient arch of brick or stone or a bar of wrought iron above.

(*f*) Jambs at least 9 inches wide each side of chimney opening.

(*g*) Hearths 6 inches wider than the chimney openings and 18 inches in front of chimney breasts; of incombustible materials 7 inches thick; carried on brick trimmer arch or iron or stone bearers on upper floors.

(*h*) Backs in party wall of kitchen 9 inches thick for a height of 6 feet above the opening; in other cases, if opening from the hearth to a height of 12 inches above opening, must be 4½ inches thick for an external wall and 9 inches thick elsewhere.

(*i*) Brickwork 9 inches thick on upper side of raking flues over 45 degrees.

(*j*) Minimum height of 3 feet above highest part of roof.

(*k*) Maximum height not greater than 6 times their least width.

(*l*) No woodwork unduly near to the inside of a smoke pipe. [*Clauses 36-51*].

ROOFS AND TIMBERS.

Roofing must be Incombustible.—The external covering of every flat and roof, etc., shall be of slates, tiles, metal, or other incombustible materials. [*Clause 52*].

Rainwater Gutters must be provided for every roof. [*Clause 52 (a)*].

Timbers in Roofs and Floors.—The strength of timbers shall be estimated by multiplying the depth in inches by itself, and then the product by the breadth in inches. In some cases greater dimensions may be required, if necessary, to secure due stability. The normal distances apart shall be as follows:—

Floor joists -	15 inches.	Floor beams -	10 feet.
Rafters - -	15 inches.	Purlins - -	6 to 9 feet.

If stronger timbers are used these distances may be proportionately reduced, and if weaker timbers are used these distances must be proportionately increased.

These strengths shall apply to fir or pine of sound and good quality.

SCANTLINGS:—

Purlins in all Roofs.

Clear bearing not exceeding:	Distance apart not exceeding: 6ft.	7ft. 6in.	9ft.
6ft. 6in. ...	5in. by 3in. ...	5½in. by 3in. ...	6in. by 3in.
8ft. 6in. ...	5½in. by 4in. ...	6in. by 4in. ...	6½in. by 4in.
10ft. 6in. ...	7in. by 4in. ...	8in. by 4in. ...	9in. by 4in.
12ft. 6in. ...	9in. by 4½in. ...	10in. by 4in. ...	11in. by 4in.
14ft. 6in. ...	11in. by 4½in. ...	11in. by 5in. ...	12in. by 5in.

Common Rafters in all Roofs.

Clear bearing not exceeding:	Size of Rafter:
6ft.	3in. by 2in.
7ft. 6in.	4in. by 2in.
9ft.	5in. by 2in.

Joists in Floors of Domestic Buildings.

Clear bearing not exceeding:	Size of Joist:
4ft.	3½in. by 2in.
6ft.	4in. by 2in.
9ft.	6in. by 2in.
12ft.	7in. by 2in.
15ft.	9in. by 2in.
18ft.	11in. by 2½in.
21ft.	11in. by 3in.

Beams in Floors of Domestic Buildings.

Clear bearing not exceeding:	Size of Beam:
10ft.	9in. by 6in.
12ft.	10in. by 7in.
14ft.	11in. by 8in.
16ft.	12in. by 9in.
18ft.	13in. by 10in.
20ft.	14in. by 11in.

OPEN SPACE ROUND BUILDINGS.

There shall be a clear open space—

(*a*) In front of every house, **at least 24 feet,** measured at right angles to the boundary of any premises immediately opposite. [*Clause 53*].

(*b*) At the rear of every house **at least 150 square feet** in area, and with a depth proportionate to the height of the house as follows:—

Height of Building.	Depth of Rear Space.
Under 15 feet	10 feet.
Over 15 feet and under 25 feet ...	15 ,,
,, 25 ,, ,, 35 ,, ...	20 ,,
,, 35 ,, ...	25 ,, [*Clause 54*].

VENTILATION.

(*a*) There must be a clear space of 3 inches **under the lowest floor,** thoroughly ventilated. [*Clause 56*].

(*b*) **Every habitable room** shall be ventilated either by a **fireplace** and **flue** or by a sufficient aperture with a clear sectional area of **at least 100 square inches.** [*Clause 58*].

(*c*) Every habitable room shall have **window openings** directly into the external air, with a total area equal to at least **one-tenth of the floor area** of each room, and so constructed that one half (extending to the top of the window) may be opened. [*Clause 57*].

Height of Rooms shall be not less than 8 feet 6 inch in the clear. Attic bedrooms must be not less than 5 feet high in any part, and for two-thirds of floor area **not** less than 9 feet high.

DRAINAGE.

Damp Sites shall be drained by suitable earthenware field pipes **in the subsoil.** [*Clause 60*].

Basements must be kept above the drainage level of the streets. [*Clause 61*].

Yards shall be paved with impervious pavement.

Waste and Rainwater Drains, with eaves, gutters, and down-pipes thereto, must be provided for every house. [*Clause 60 (a)*].

Drains must be constructed as follows [*Clauses 61 to 66*]:—

(*a*) Of good sound pipes, formed of glazed stoneware or other suitable material;

(*b*) Of not less than 4 inches internal diameter, if used for sewage;

(*c*) No right-angled junction, either horizontal or vertical;

(*d*) Properly laid with a suitable fall, and, where necessary, in a bed of good concrete carried halfway up the sides, with a thickness equal to the diameter of the drain, and a width double its diameter;

(*e*) All inlets must be properly trapped.

(*f*) Intercepting traps with means of access must be provided, on the premises, as near as may be to the sewer, and as far as may be from the building;

(*g*) At least two untrapped openings must be provided—one for a fresh air inlet and the other for a ventilating pipe outlet, properly protected by a grating, and with a diameter of not less than four inches—as far as may be from each other, and ventilating either with or against the flow of the drain;

(*h*) If under house, at least 6 inches of concrete round pipes.

Soil Pipes must be outside the building, at least 4 inches in diameter, without diminution, except where unavoidable, without bends or angles, and with a safe outlet for sewer air. They may be adapted for ventshafts of drains, with which they must be connected without any traps, except that of the water-closet. [*Clause 66*].

Rainwater Pipes must be disconnected from drains, and have their discharging ends open to the air.

Waste Pipes from baths, sinks, lavatories, cisterns, etc., must **discharge in the open air** over a channel leading to a trapped gulley grating at least 18 inches distant, and must have an efficient syphon trap with an inlet for cleansing. [*Clause 66*].

WATER CLOSETS, EARTH CLOSETS, PRIVIES, ASHPITS, AND CESSPOOLS.

(*Not limited to new buildings*).

Water Closets and Earth Closets—

(*a*) In a building must have at least one side an external wall. [*Clause 67*].

(*b*) Must have a window of at least 2 square feet, opening directly into the external air, and at least one air brick or air shaft. [*Clause 68*].

Water Closets must not have a D trap, but must have—

(1) A suitable apparatus for the effectual application of water to the pan and its effectual flushing and cleansing (mere hand flushing will not suffice).

(2) A pan of non-absorbent material so constructed as to cleanse readily by the flush of water.

(The "long hopper" and pan closet are prohibited—the "wash-out" is doubtful).

(3) A **separate** and adequate supply cistern. [*Clause 69*].

Earth Closets must have an adequate receptacle for dry earth or other deodorizing substance, and suitable means or apparatus for its application to the closet pan. [*Clause 70*]. If the receptacle for filth be fixed, it must be provided with ready access for emptying, and its capacity must not exceed 40 cubic feet. It must be fixed so that its bottom is 3 inches above the ground, and there must be no absorption or leakage of the contents. It must not be exposed to any rainfall or to the drainage of any waste water or liquid refuse. [*Clause 72*].

Privies [*Clauses 73 to 79*] must be—

(*a*) At least 6 feet from any dwelling house.

(*b*) At least 30 feet from any well, spring, or stream likely to be used for drinking water.

(*c*) So constructed as to admit of being readily cleansed without the contents being carried through the house.

(*d*) Ventilated near the top into the external air.

(*e*) Constructed with a floor of non-absorbent material 6 inches above the ground, and with a fall towards the door of ½ inch to the foot.

(*f*) Constructed with a seat, all or part of which may be readily removed.

(*g*) If with a moveable receptacle, provided with a flagged or asphalted floor beneath the seat 3 inches above the ground, and with sides at least 9 inch thick rendered in good cement or asphalted, and also with a seat so constructed as to readily admit of a receptacle containing not more than 2 cubic feet, being placed so that no filth shall fall or be cast elsewhere than in the receptacle.

(*h*) If with a fixed receptacle, provided with a means or apparatus for the frequent and effectual application thereto of ashes, dust, or dry refuse, and so constructed as to prevent absorption or leakage of any part of its contents, and so that it may not be exposed to any rainfall, waste water, or liquid refuse, nor connected with any drain.

Receptacles for Ashes must be moveable where required, and must be provided with a capacity sufficient to contain one week's accumulation of refuse, and must, if practicable, be placed so as to avoid the necessity of carrying the contents through the house when being emptied. [*Clauses 80 to 85*].

Cesspools [*Clauses 86 to 89*] must be—

(*a*) At least 30 feet from the house.

(*b*) At least 60 feet from any well, etc., likely to be used for drinking purposes.

(*c*) Properly covered over and provided with adequate means of ventilation and ready means of access or cleansing, without the contents being carried through the house.

(*d*) Constructed of good brickwork in cement properly rendered inside with cement and with a backing of 9 inches of well puddled clay around and beneath such brickwork.

Water Supply to Closet.—The **occupier** of any premises must cause the water closet to be at all times properly supplied with a sufficient quantity of water for the proper flushing thereof. [*See* **sec. 23** *Public Health* (*Amendment*) *Act*, 1890].

BUILDINGS UNFIT FOR HUMAN HABITATION.

The sanitary authority, after giving notice to the owner and hearing his objections, may declare any building or part of a building unfit for human habitation, and may prohibit its use by a closing order if the building is not made fit for habitation. [*Clause 90*].

(This byelaw can only affect buildings erected after the time mentioned in the proviso to **sec. 157 (4),** *Public Health Act, 1875. No order of the court is required under this byelaw).*

PLANS, AND LAYING OUT OF NEW ESTATES, STREETS, AND BUILDINGS.

Plans and notices, duly signed, must be sent to the clerk or surveyor of the council—

(1) By any person who shall intend to lay out a **new street**, giving—

(*a*) Plan at least 1 inch to 44 feet;

(*b*) Names of owners of land of street;

(*c*) Level, width, relative position, size of lots, and inclination of streets;

(*d*) Height, class, and nature of buildings;

(*e*) Height of division wall and fences. [*Clause 91*].

(2) By any person who shall intend to erect a new building, giving—

(*a*) Plan at least 1 inch to 8 feet; intended mode of drainage and water supply;

(*b*) Dimensions, position, and form of all parts and appurtenances of the building; description of materials to be used;

(*c*) Line, size, depth, inclination, and ventilation of each drain; the level of the lowest floor. [*Clause 92*].

Notice must first be sent to the surveyor—

(*a*) Of the date when a new building or estate is to be begun;

(*b*) Before covering up any sewer, drain, or foundation [*Clause 93*];
(If this byelaw is not complied with, the work may be pulled down at the cost of the builder).

(*c*) On the completion of the building, etc., so that he may have access at any reasonable time for **inspection,** which may, moreover, be performed by the surveyor at all reasonable times during the construction of the building. [*Clauses 94 and 95*].

Buildings may be pulled down after notice to builder, if begun or put up in contravention of byelaws. [*Clause 99*].
(This is subject, however, to **secs. 157** *and* **158** *of the Public Health Act, 1875).*

VITAL STATISTICS.—Death Rates.—England and Wales.

Table showing for English Counties and three divisions of Wales (1) Population; (2) Percentage of overcrowding in 1891 on the Census basis of two persons to a room; (3) Death-rate per 1000 from all causes; (4) from diseases of the respiratory organs; (5) from phthisis; (6) from the seven principal zymotic diseases; (7) Infant mortality, *i.e.*, deaths of infants under one year of age per 1000 births:—

DISTRICT.	Population, 1901.	Percentage of overcrowding. Census, 1891	Average annual death-rates per 1000 of the population.				Infant Mortality. Deaths under one year of age per 1000 births, 1890-1899.
			All causes, 1890-1899.	Diseases of Respiratory Organs, 1890-1899.	Phthisis, 1900.	Seven principal Zymotic Diseases 1890-1899.	
ENGLAND AND WALES	32,261,013	11	18·3	3·43	1·33	2·16	153
London	4,536,063	19	19·4	3·98	1·71	2·72	160
Surrey	718,397	2	14·6	2·27	1·13	1·42	121
Kent	934,865	3	15·6	2·38	1·25	1·66	129
Sussex	605,763	3	15·4	2·33	1·25	1·41	118
Hampshire	769,602	2	16·2	2·45	1·48	1·54	126
Berkshire	283,536	5	15·4	2·39	1·05	1·20	113
Middlesex	810,213	6	14·8	2·54	1·02	2·13	138
Hertfordshire	239,747	5	15·6	2·38	1·37	1·31	110
Buckingham	173,060	5	15·4	2·53	0·87	1·30	114
Oxfordshire	186,767	7	15·9	2·54	0·95	1·15	115
Northamptonshire	348,924	5	16·1	2·56	1·07	1·63	135
Huntingdonshire	46,755	6	16·3	2·66	0·89	1·20	118
Bedfordshire	174,958	4	16·0	2·35	1·15	1·51	127
Cambridgeshire	200,681	6	16·4	2·43	1·23	1·30	125
Essex	1,062,452	5	16·1	2·82	1·10	2·26	139
Suffolk	361,856	6	16·7	2·56	1·26	1·43	121
Norfolk	467,614	6	17·4	2·47	1·11	1·65	142
Wiltshire	263,921	6	15·7	2·71	1·01	1·01	103
Dorsetshire	199,994	5	15·6	2·62	0·93	0·97	102
Devonshire	663,827	10	17·5	3·10	1·26	1·47	131
Cornwall	319,214	6	18·0	2·88	1·27	1·55	143
Somersetshire	466,126	4	16·4	2·82	1·00	1·25	115
Gloucestershire	648,476	6	17·3	3·13	1·16	1·56	132
Herefordshire	112,564	3	17·3	2·82	0·95	0·90	113
Shropshire	259,093	10	16·7	2·67	1·05	1·10	115
Staffordshire	1,251,888	10	19·5	3·93	1·07	2·50	171
Worcestershire	500,792	8	16·3	2·94	1·00	1·56	143
Warwickshire	906,451	11	19·2	3·77	1·46	2·44	168
Leicestershire	440,907	3	17·4	2·85	1·06	2·38	165
Rutlandshire	20,742	7	15·0	2·36	0·62	0·85	111
Lincolnshire	492,948	4	16·8	2·57	1·06	1·54	143
Nottinghamshire	596,668	4	17·7	3·17	1·19	2·16	161
Derbyshire	490,886	6	17·4	3·08	1·02	1·86	145
Cheshire	796,188	7	18·4	3·41	1·18	2·06	157
Lancashire	4,437,398	9	21·3	4·68	1·54	2·82	179
West Riding, York	2,766,215	16	19·1	3·92	1·30	2·23	164
East Riding ,,	454,271	6	19·1	3·10	1·27	2·57	162
North Riding ,,	375,909	9	19·8	3·13	1·19	1·70	145
Durham	1,194,442	34	19·3	3·48	1·40	2·50	167
Northumberland	602,859	38	19·4	2·90	1·68	2·00	159
Cumberland	266,921	13	18·3	2·96	1·20	1·50	129
Westmoreland	64,411	4	15·8	2·10	0·85	0·89	106
Monmouthshire	316,875	9	18·8	3·99	0·95	2·10	153
South Wales	1,229,225	8	19·4	3·57	1·33	2·12	163
North Wales	465,611	8	18·9	3·11	1·61	1·30	133

Death Rates.—Scotland.

Table giving similar information to that in the preceding table, with regard to five typical districts and eight large towns in Scotland, for the year 1900 :—

	Population.	Death Rate All Causes, 1900.	Death Rate Respiratory Diseases, 1900.	Phthisis.—Death Rate, 1900.	Death Rate, Seven principal Zymotic Diseases	Infant Mortality. Deaths under one year of age per 1000 births.
District.						
Scotland	4,436,958	18·5	3·42	1·66	2·49	142
Principal Town Districts	1,828,594	20·1	4·19	1·88	2·77	170
Large Town Districts	586,563	18·8	3·49	1·69	2·59	151
Small Town Districts	940,985	17·4	2·88	1·47	2·28	132
Mainland Rural Districts	960,501	16·5	2·56	1·39	2·03	95
Insular Rural Districts	120,315	*18·2	2·22	1·82	*3·23	78
Town						
Glasgow	622,345	21·7	4·96	1·98	3·32	172
Edinburgh	298,069	18·9	3·18	1·90	2·26	154
Dundee	162,100	21·1	4·82	2·13	2·28	199
Aberdeen	143,722	18·9	3·30	1·75	2·59	177
Leith	97,551	16·0	2·78	1·93	1·40	135
Paisley	79,355	20·5	3·71	1·67	3·13	144
Greenock	67,645	19·1	3·28	1·60	2·85	152
Perth	32,872	21·6	3·83	2·08	2·51	145

**Exceptionally high.*

Death Rates in Foreign Countries.

	Average annual death-rate for 25 years, 1875-1899.	Death-rate, all causes, 1900.
Spain	30·4	29·4
Hungary	32·7	26·9
Austria	28·8	25·4
Italy	26·7	23·7
German Empire	24·4	22·1
France	22·0	21·9
Prussia	23·9	21·8
Switzerland	20·8	19·3
Belgium	20·3	19·3
Ireland	18·1	19·6
England and Wales	19·3	18·2
Netherlands	20·6	17·8
Denmark	18·5	16·9
Sweden	17·1	16·8
Norway	16·7	15·8

Death Rates in Foreign Cities.

	Death-rates, all causes, 1891-1900	Death-rates, all causes, 1901.	Six principal epidemic diseases	Phthisis death rate.
London	19·6	17·2	1·93	1·71
Paris	20·6	18·6	1·07	*
Brussels	18·7	15·8	0·97	2·45
Amsterdam	17·9	15·2	0·87	—
Copenhagen	18·8	18·1	1·28	1·86
Stockholm	18·4	16·8	1·73	2·63
S. Petersburg	28·3	24·1	3·35	*
Berlin	19·0	18·0	1·30	*
Vienna	22·3	19·7	1·54	*
Rome	19·8	20·0	1·25	*
New York	21·7	20·0	1·66	2·23

**In all these cases the Phthisis death rate is higher than that of London, and in some cases double.*

The Phthisis death-rates in foreign countries are, as a rule, higher than in England. Russia, Austria, Hungary, and France have averaged over 3 per 1000; Sweden, Germany, Switzerland, the Netherlands, and urban districts in the United States, over 2 per 1000. The death-rate in Milan was 3·2, but in the villages round about only 1·4 per 1000.

COMPARISON OF DEATH RATES IN VARIOUS DISTRICTS (1901).

Three groups of towns, each containing about the same total of inhabitants :—

	Population.	Death-rate.
Hornsey	72,756	8·6
Willesden	116,179	12·0
Croydon	134,697	12·9
Leyton	99,815	12·9
Walthamstow	96,356	13·6
Tottenham	103,330	13·8
Hastings	65,600	13·6
Reading	72,533	14·3
Northampton	86,770	14·6
Derby	106,121	15·2
Cardiff	165,245	15·8
Leicester	212,537	15·9
	1,331,939	

	Population.	Death-rate.
Merthyr Tydvil	69,495	26·0
Wigan	60,918	24·0
Liverpool	686,454	22·3
Manchester	544,923	22·1
	1,361,790	
Newcastle	215,972	21·9
Salford	221,563	21·7
Gateshead	110,521	21·6
Sunderland	146,461	21·4
Middlesbrough	91,711	21·6
Hanley	61,745	21·1
Birmingham	523,391	20·5
	1,371,364	

Districts having varying proportions of back-to-back houses and varying widths of streets (from "Public Health and Housing," Dr. J. F. J. Sykes). It will be noticed that in proportion to the increased percentage of back-to-back houses and the narrowness of the streets, the death-rates of all kinds increase :—

	Population.	Mortality per 1000 population.				
		All causes.	Lung diseases excluding phthisis.	Phthisis.	Principal zymotic diseases.	Diarrhœa only.
Dr. Tatham (Salford, 1879-83)—						
I.—NO back-to-back houses	8,713	27·5	6·6	2·8	4·5	1·42
II.—23 per cent. back-to-back houses	11,749	29·2	7·8	3·3	4·8	1·55
III.—56 per cent. ditto	11,405	30·5	7·9	3·6	6·2	2·12
I.—NO back-to-back houses	54,264	26·1	5·7	2·7	4·9	1·54
II.—18 per cent. back-to-back houses	8,773	29·1	7·5	2·7	4·9	1·85
III.—50 per cent. ditto	4,380	37·3	8·6	4·5	7·6	2·83
Dr. H. Niven (Manchester, 1891-4)						
Selected districts, all houses	75,233	30·3	8·2	2·7	4·0	1·6
,, ,, back-to-back houses	9,726	37·0	9·7	3·0	6·0	2·6
Dr. H. Jones (Shipley, 1887-92)—						
Through houses (Saltaire)	4,218	15·6	3·6	2·7	1·08	0·22
Whole district of Shipley	16,000	16·2	4·0	2·3	1·7	0·22
Back-to-back in 75ft. streets	2,200	18·1	4·9	2·8	1·3	0·22
,, ,, 45ft. ,,	1,245	22·5	5·7	4·1	1·8	0·4
,, ,, 30ft. ,,	710	28·1	7·4	4·6	2·9	0·84
,, ,, total	4,155	21·1	5·1	3·4	1·7	0·40
Dr. A. Evans (Bradford, 1890-2)—						
Six wards under 60 per cent. back-to-back	202,975	19·8	—	1·71	—	0·36
Nine wards over 60 per cent. ditto		23·7	—	1·93	—	0·83
Dr. J. Sykes (S. Pancras, 1890-2)—						
Stable-dwellings	2,766	27·4	8·0	2·28	4·8	1·66

31 **Privy Midden Towns** (*i.e.*, where the number of privy middens exceeds 5 per cent. of the population) and 25 **Water Closet Towns** :—

	Population.	Death-rate all causes.	Fever death-rate.	Diarrhœa death-rate.
31 Privy Midden Towns -	3,651,086	18·8	0·24	1·50
25 Water Closet Towns -	7,766,661	16·6	0·14	0·93

English "town" districts and "country" districts—mean of ten years, 1890-1899 :—

	Population.	Acreage.	Death-rate all causes.	Infant mortality.
England and Wales -	32,261,013	37,326,962	18·3	153
Town Districts - -	22,121,720	4,223,075	19·1	164
Country Districts- -	10,139,293	33,103,887	16·7	138

CENSUS RETURNS, 1901.

Census definition of a "House" and a "Tenement."

"All the space within the external and party walls of a building is to be considered a separate house by however many families living in distinct tenements or apartments it may be occupied."

"By a tenement is to be understood any house or part of a house separately occupied either by the owner or by a tenant."

England and Wales.

Year.	Population.	Inhabited houses.	Families.
1881	25,974,439	4,831,519	5,633,192
1891	29,002,525	5,451,497	6,131,001
1901	32,526,075	6,266,496	7,048,303

Urban districts, 25,054,628 equal 77 per cent. of whole as compared with 75 in 1891.

Rural districts, 7,471,242 equal 23 per cent. of whole as compared with 25 in 1891.

Scotland.

Families.	Inhabited houses.	Population.	Rooms.
969,318	925,723	4,472,000	3,022,077

Ireland.—Population, 1891, 4,704,750; 1901, 4,458,775.

Inhabited houses decreased between 1891 and 1901 from 870,578 to 858,158 equal 1·4 per cent.

Administrative County of London.

Population, 4,536,541 ; total tenements, 1,019,546.

	No. of tenements.	Percentage of tenements.	Total occupants.	Persons more than two to a room.
One room - -	149,524	14·7	304,874	147,771
Two rooms -	201,431	19·8	701,203	296,659
Three rooms -	181,542	17·8	752,221	187,619
Four rooms -	139,533	13·7	691,491	94,047
	672,030	66·0	2,449,789	726,096

London contains 74,839 statate acres, and has a population of 4,536,541, nearly five-fold that in 1801.

The lowest rate of increase has been that for the decennial period just ended.

There has been an exeess of births over deaths of 491,coo, but the actual increase has been only 308,224, so that the loss by migration exceeded 180,000.

Greater London has increased by over 947,000, to which the County of London only contributed 308,000, and the districts outside the county boundary 639,000.

Houses in Great Britain, 1900.

Report of Inland Revenue Commissioners.

Houses not liable to duty :—

Annual value under £10	equal	3,219,815
,, £10 and under £15	equal	1,512,191
,, £15 and under £20	,,	737,240
		5,469,246
Houses and other buildings charged to duty (over £20 annual value) or not used as dwelling-houses - -		2,203,602
Total houses, etc. - -		7,672,848

FRESH AIR AND VENTILATION.

Composition of Air by Volume.—Oxygen nearly 21 per cent., Nitrogen 79 per cent., and a small but varying proportion of Carbonic Acid Gas, averaging about 0·4 parts per 1000 in ordinary atmospheric air, but varying from 0·3 parts per 1000 in pure mountain air to 1·0, 2·0 and 3·0 parts per 1000 in crowded rooms.

The purest mountain air contains 20·999 volumes per cent. of oxygen ; the air of towns about 20·96 per cent. ; and that in overcrowded halls 20·65 per cent.

The decrease of the percentage of oxygen, caused by the presence of carbonic acid gas, ammonia, water vapour, and suspended solid matter, either organic or mineral, tends to **lower vitality.**

The **greatest amount of carbonic acid gas** which may be present in air without harm, is generally taken to be 0·6 parts per 1000. Sir Douglas Galton stated that 1·5 parts **per cent.** produce nausea depression and headache, and 5 parts per cent. is fatal.

Respiration abstracts, oxygen increases carbonic and adds watery vapour, ammonia, and organic matter to the air. The amount of carbonic acid gas given by an adult per hour is 0·6 cubic feet.

Combustion of gas, lamps, and candles, acts in a similar manner. One cubic foot of gas burnt per hour, vitiates as much air as one human being does by respiration.

Respirated air contains about 4·5 per cent. of carbonic acid. Theoretically, an adult will render 1000 cubic feet of air impure in 20 minutes by adding two cubic feet of carbonic acid to each thousand.

Ventilation.—There are many varying standards as to the quantity of air that should be renewed in a room in a given time.

Dr. Whitelegge says that 500 cubic feet per person per hour is the minimum allowance, and that 1000 cubic feet per person in most rooms is sufficient, if passing through at a velocity not greater than 5 feet per second.

Sir Douglas Galton has put the minimum at 1,000 cubic feet per person per hour.

Other authorities require as much as 1,800 cubic feet per person per hour.

A good practical rule is to keep rooms so that the air gives no precipitate when 10½ oz. bottleful is shaken with half an ounce of clear lime-water. This will indicate that there is less than 0·46 per cent. of carbonic acid gas.

Ventilating Inlets.—Dr. Corfield says, that for an ordinary room inlets with a sectional area of 24 square inches per person should be allowed for ventilating purposes.

Hood gives the following practical rule for ordinary rooms with good fire-places, according to circumstances, as under :—

Size of Room. ft. ft.	Number of Occupants.	Number of Gas Burners.	Size of Ventilator. in. in.
10 × 10	2 or 3	2	9 × 3
16 × 12	3 or 4	3	9 × 6
20 × 16	4 or 5	4	9 × 9

TABLE OF INFECTIOUS DISEASES.

Adapted from the form prepared by Dr. J. H. Crocker, Medical Officer of Health, for use in the Borough of Richmond (Surrey).

	Incubation period (during this period the person may be quite well).	Onset and Early Symptoms.	Later Symptoms.	Date of the Definite Illness on which the Eruption		Period of Infection ceases.	Period of Quarantine required after the latest exposure to infection.
				Appears.	Begins to fade.		
Chicken Pox -	10 to 16 days	Red spots, watery pimples	Spots turning to blisters and drying up	1st day and 3 following days	About 4th	When every scab has fallen off	20 days
Diphtheria - -	2 to 10 days	Gradual—loss of colour and appetite, sore throat, cough, and hoarseness sometimes	Grey patches appear in mouth, on the tongue or back of throat	No rash	...	In 4 weeks, if no discharges and no albumin, and bacteriological examination of nose and throat be negative	12 days
German Measles -	7 to 18 days or even longer	Rash, weakness, and pain in back of neck	Red raised spots—face, wrists, and ankles—causing itching	2nd to 4th	4th to 7th	In not less than 10 days from appearance of the rash	20 days
Measles - -	10 to 14 days	Gradual—like a feverish cold, sneezing, watering of eyes, and cough	Dull, red, raised spots in groups on face and near roots of hair	4th day. The patient is highly infectious for 2 days before the rash appears	5th to 7th	In not less than 2 weeks from appearance of the rash	16 to 21 days
Mumps - -	10 to 22 days	Sudden — with chilliness, loss of appetite, pains near jaws and ears	Swelling below the ears and jaws	...	...	In not less than 3 weeks, and then only when 1 week has elapsed since subsidence of all swelling	24 days

Scarlet Fever -	1 to 8 days, usually 3 to 5	Sudden—high fever, vomiting, burning skin, sore throat	Many small bright red points on chest, thighs, and back	2nd	5th	When desquamation and sore throat and albuminura disappear, but never in less than 6 weeks	10 days
Small Pox - -	12 to 14 days	Sudden—with shivering, vomiting, drowsiness, pains in head and back, sometimes convulsions	Hard red spots—blisters in two or three days	3rd to 4th	9th to 10th	When every scab has disappeared	16 days
Typhoid Fever -	7 to 21 days, usually 10 to 14	Gradual—weakness, night fevers, drowsiness, and loss of appetite	Few rose-coloured spots, coming in daily crops	8th to 9th	21st	...	...
Typhus - -	5 to 14, very variable	Sudden—frontal headache, weakness, pains in back and limbs, high temperature	Dirty pink patches of spots, disappearing on pressure, and afterwards becoming darker	5th	14th	After 4 weeks	14 days
Whooping Cough	7 to 14 days	Gradual—like a feverish cold—cough	Fits of coughing, especially at night-time	A cough may exist, but the characteristic whooping may not appear for 3 weeks, although the patient is before then infectious	...	In 5 weeks from the commencement, provided all characteristic spasmodic cough and whooping have ceased for at least 2 weeks	21 days

HOUSING REFORM ASSOCIATIONS.

One hopeful feature of recent housing progress in Great Britain is the growth in numbers, influence, and energy of societies, whose object is to secure reforms along all or some of the lines mentioned in the foregoing pages. A list of these may be useful.

The National Housing Reform Council.

Secretary: H. R. ALDRIDGE, 432, Strand, W.C. *Treasurer:* Alex. Wilkie.

Executive Committee: North East Coast—Hugh Boyle, T. H. Dobson, John Johnson, Alex. Wilkie. Yorkshire—W. G. Millington, Tom Shaw. Lancashire and District—G. D. Kelley, J. Hodge. Midlands—F. Spires, J. G. Hancock, W. B. Hornidge. Southern Counties—G. N. Barnes, W. Mosses, W. Thompson. South Western England—J. Curle. South Wales—J. Jenkins.

This body has done a great amount of work in organising large and successful Housing Conferences, on non-party lines, all over the country from Plymouth to Dundee, attended by representatives of several millions of members of organised bodies, including Town Councils, District Councils, Co-operative Societies, Trade Unions, Christian Social Unions, Diocesan Committees, Sanitary Associations, and Housing Societies of all kinds. The object of these gatherings has been to educate public opinion and to stimulate local authorities, so that the fullest possible use may be made of existing housing sanitary legislation. It has also strongly supported the demand that Parliament shall take off the municipalities those shackles which prevent them from carrying out housing schemes in a thoroughly satisfactory manner. In addition to its own meetings and conferences the Society has helped to organise numerous Public Meetings and to form, or affiliate, Housing Committees in many provincial towns. These are now too many in number to mention here, but the following large and active Committees call for special mention:

Housing Reform Council for the West of Scotland.

Chairman: George Carson. *Treasurer:* George Smith.
Secretary: WILLIAM CUMMING, 34, Findlay Drive, Dennistown, Glasgow.

Liverpool Housing Association.

President: Mr. John Edwards.
Lecturers: Messrs. T. Cooke, S. Reeve, A. C. Thomas, J. Carey, and Rev. J. Thornton.
Secretary: Mr. JAMES HOLT, 50, Cardigan Street, Wavertree, Liverpool.

Three Towns Associations for the Better Housing of the Working Classes.

Hon. Secretary: Mr. ARTHUR T. GRINDLEY, 23, Gifford Place, Plymouth.

Derby Housing Association.

Hon. Secretary: Mr. T. TAYLOR, 13, Pittar Street, Derby.

Dundee and District Housing Reform Council.

President: Professor Steggall.
Secretary: Councillor WILLIAM SMITH, 12, Blyth Street, Dundee.

York Health and Housing Reform Association.

Organising Secretary and Health Visitor: Miss HUTCHINSON, 63, Gillygate, York.

Stockton and Thornton Housing Reform Council.

Secretary: HENRY WALL, 10, Park Terrace, Thornaby-on-Tees.

Coventry Housing Reform Council.

Secretary: Mr. S. G. POOLE, 156, Stoney Stanton Road, Coventry.

In addition, County Committees working in Northumberland, Durham, and Leicestershire are affiliated to the National Housing Reform Council.

Other Societies are:—The Workmen's National Housing Council, Secretary, Ald. Fred. Knee, 10, Red Lion Court, Fleet Street, E.C.; The Garden City Association, Secretary, Mr. Thos. Adams, 347-351, Birkbeck Bank Chambers, London; The Mansion House Council on the Dwellings of the Poor, Secretary, Jno. Hames, Esq., 31, Imperial Buildings, Ludgate Circus, E.C.; The Committee for Securing Improved Locomotion in London, Secretary, Mr. Russell Hart, 9, Adelphi Terrace, London. W.C.

CHEAP BUILDING AT LIVERPOOL.

Concrete Tenement Houses.—The Liverpool City Council have recently (February, 1903) adopted a novel scheme for building, in Eldon Street, twelve cheap three-room dwellings as an experiment, at an estimated cost of £1,230, or about £100 per tenement of three rooms. It need scarcely be said that if these dwellings turn out as anticipated, a big step forward will have been taken in the direction of housing the very poor in crowded centres of population.

The following description of the dwellings, from the report of Mr. J. A. Brodie, the city engineer, will give a good idea of the salient features of the scheme.

The site upon which the buildings will be erected contains 413 square yards, and this space is laid out as follows:—Buildings, 234 square yards; open space, 179 square yards.

Description of Dwellings.—The building consists of three floors, on each of which four tenements are arranged.

Each tenement comprises a living room, 15ft. by 10ft. 3in., and two bedrooms, averaging 7ft. 4in. by 14ft. 3in., the height of the rooms from the floor to the ceiling being 10ft. The floors will be covered with ⅞in. boards or other suitable material laid on the concrete.

Each tenement is provided with a separate entrance doorway from the balcony facing the street.

The stairs and balconies are on the front elevation, and open to full view from the street, with the object of avoiding the evils of common stairs and passages within the buildings.

As the roof is practically flat—the slope being that usually allowed as crossfall for flagged footwalks—a stair has been provided for the roof, which, being surrounded by parapet walls and made waterproof, can be used for washhouses and drying-ground, or, if desired, as a playground.

Materials and Method of Construction.—The materials to be used in the construction of foundations, walls, floors, roofs, etc., of these tenements will be crushed clinker from the refuse destructors and Portland cement, with a small proportion of embedded steel or iron.

The crushed clinker and cement will be mixed in proper proportions at the destructor depot, and filled into moulds to form slabs from 9 to 14 inches thick, each slab representing a complete side, floor, or roof of a room. The openings for doors, windows, etc., as well as the fire-places and flues, will be formed in the slabs, and projections in the nature of dovetails with their corresponding notches or cavities are provided so that each slab may be dovetailed to each of the slabs with which it comes in contact when erected, the permanent jointing material being cement mortar. The balconies, stairs, balustrades, and the chimneys, where they rise above the roof, are similarly moulded in blocks.

The site of the buildings will be excavated where necessary, and the foundations composed of the same materials filled in situ, brought up to a level surface at the ground level, and allowed to set.

When the various slabs and blocks have matured, they are lifted, placed on waggons behind a traction engine, and removed to the site of the proposed building. They are here lifted from their waggons by an overhead travelling crane, and deposited in their final position in the building.

When the building has been erected, the windows, doors, grates, and fittings are fixed in position, and completed as usual.

Estimate of Cost.—The engineer's estimate of the cost of the scheme is as follows:—

	£	s.	d.
LAND:—			
413 square yards, at 12s. per square yard	247	16	0
Cost of buildings complete, including drainage and finishing open spaces	1,230	0	0
Capital expenditure	£1,477	16	0
12 tenements (each consisting of three rooms) at 4s. per week, making a gross rental per annum of...	124	16	0
Less:—Allowances for outgoings, say 40 per cent.	49	18	0
	£74	17	8

Or equal to a 5 per cent. return on the capital expenditure.

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HOUSING UP-TO-DATE.

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(Companion Volume to the Housing Handbook)

BY

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(RICHMOND, SURREY),

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Author of "The Housing Handbook," "Housing of the Working Classes," and "Richmond Official Housing Report."

A PRACTICAL MANUAL GIVING THE LATEST FACTS AND FIGURES FOR THE USE OF OFFICERS, MEMBERS, AND COMMITTEES OF LOCAL AUTHORITIES, MINISTERS OF RELIGION, MEMBERS OF PARLIAMENT, AND ALL SOCIAL OR MUNICIPAL REFORMERS INTERESTED IN THE HOUSING OF THE WORKING CLASSES.

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INTRODUCTION.

THE following pages have been written in compliance with numerous requests that the facts and figures in the Housing Handbook, as published in 1903, might be brought up to date, so as to include the most recent developments of Housing Administration and Legislation. Fortunately, the corrections are extremely few and unimportant, and the general conclusions arrived at as to the nature of the problem and the relative efficiency and success of various methods of solving it remain unaltered. However, a great deal of additional work has been done, and several interesting experiments have been carried out which deserve to be brought before the notice of public bodies and public men, or public spirited bodies and public spirited men, who wish to have in a convenient form a fairly up-to-date and accurate statement of past work and present conditions.

The text of the Housing Act of 1903, with explanatory notes and the most recent circulars, forms, and instructions issued by the Local Government Board are contained in an appendix.

If the information here given on any given subject appears to be insufficient or incomplete, it is probably because the matter has been dealt with in the Housing Handbook, and can be found there by reference to the index.

Indeed, the giving information in the form of a supplement instead of re-writing the Handbook was decided upon because it would enable the comparative progress of the movement to be ascertained by reference from the one to the other. In order to facilitate this **a special page and line index of corrections and additions to the Handbook** is contained on the following pages.

The writer's thanks are again due to the officers and members of the various local authorities and societies mentioned, who have so kindly supplied the necessary information and material, and particularly to those who have been good enough to allow the use of the various illustrations and plans. This applies, in a special degree, to First Garden City Ltd., the Co-partnership Housing Council, the Housing Committees of Birmingham, Liverpool, and Sheffield; and personally to Councillor J. S. Nettlefold, of Birmingham, Mr. F. B. Turton, of Liverpool, and Councillor Cattell and Mr. C. S. Wike, of Sheffield.

Corrections and additional information, in the shape of reports and other documents, will be most thankfully received, so as to enable the Handbook and Supplement to be periodically revised and brought up to date. Communications to this effect should be addressed to **Alderman Thompson, Richmond, Surrey.**

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3, Sec. 7a, line 2, 7b, line 1.
4 ,, 8 (4) (7).
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7 ,, 16 (1), line 5.
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24, Sec. 49.
25 ,, 53 (1).
28 ,, 65.
31 ,, 75.
32 ,, 87.
48, Third Schedule.
49, Sec. 91.
51 Fourth Schedule.

Pages 59 and 60. New circulars have been issued by the Local Government Board. See Appendix to this book.

Page 81, Sec. 234. See page 13 of this book.

Pages 85—92. Byelaws are modified as follows. See pp. 196-7 of this book.

Page 100. See revised list in Appendix to this book.

Page 101. Cheap Building at Liverpool. See page 113, line 19 of this book.

See Page 276 for details of alterations.

HOUSING ASSOCIATIONS.

THE NATIONAL HOUSING REFORM COUNCIL.

President :

SIR JOHN DICKSON-POYNDER, Bart., M.P.

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Treasurer :

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Secretary :

HENRY R. ALDRIDGE, 18, Dulverton Road, Leicester.

OBJECTS.

To educate and to stimulate public opinion and Local Authorities so that the fullest possible use may be made of existing Housing and Sanitary Legislation.

To urge that Parliament shall remove from the Municipalities and Societies of Public Utility those shackles which cripple or render difficult the execution of Housing Schemes.

To promote experiments and organisations tending to secure better and cheaper methods of town planning, rural development, house planning, and house building.

WORK.

Conferences on Housing and Town Planning have been held in all parts of the Kingdom, and have been attended by some thousands of representatives of Local Authorities, Workmen's Associations, and Housing Societies.

Parliamentary joint meetings of Housing Reformers and members of Parliament have been held at the House of Commons since 1903, and useful suggestions have been made to various Presidents of the Local Government Board in connection with Housing Legislation and Administration.

The International Housing Congress was organised and carried through by the Council.

Cottage Exhibitions.—Three Exhibitions to encourage model planning of sites and economical construction of workmen's cottages have been promoted under the auspices of the Council at Letchworth (Garden City), Newcastle, and Sheffield.

Public Meetings to the number of some hundreds have been addressed by the officers and members of the Council, so as to cover nearly every district in the country.

Publications.—"The Housing Handbook," a practical manual specially prepared by the Chairman for the use of Local Authorities and Housing Reformers. (Price 6/-.)

"Housing Up-to-Date."—A supplementary and companion volume to "The Housing Handbook."

"The Housing Handbook Up-to-Date," being the above two volumes bound in one cover on art paper (7/6).

Monthly Reports of the work of the Council appear in the "Municipal Journal."

Report and papers of the Eighth International Housing Congress.

Official Catalogue, Sheffield Cottage Exhibition.

"A National Housing Policy." Price 2d.

MEMBERSHIP OF THE COUNCIL.

Those approving the programme of the Council, and subscribing annually not less than 5s. to the funds of the Council, may become members; any association, council or society subscribing annually not less than 10s. to the funds of the Council, may become affiliated to the Council. All subscribers to the funds of the Council will receive copies of leaflets and other literature issued by the Council.

Subscriptions will be gladly received by Councillor W. G. Wilkins, J.P., 59, Uttoxeter New Road, Derby.

Other Housing Societies are—

The Garden City Association,
602, Birkbeck Bank Chambers.

Secretary—E. C. CULPIN.

Rural Housing and Sanitation Association,
Parliament Mansions, Victoria Street, S.W.

Secretary—MISS A. CHURTON.

First Garden City Limited,

Secretary—HAROLD CRASKE. **326a, High Holborn.**

Co-partnership Housing Council,
6, Bloomsbury Square, W.C.

Secretary—CROSSLEY GREENWOOD. *Hon. Secretary*—MISS S. GURNEY.

Workmen's National Housing Council,
120, Sugden Road, Clapham Common, S.W.

Secretary—F. KNEE.

Mansion House Council on the Dwellings of the Poor,
Imperial Buildings, Ludgate Circus, E.C.

Hon. Secretary—W. F. CRAIES.

SOME USEFUL HOUSING BOOKS.

In addition to the books mentioned on page xi of the Housing Handbook, the following works may be studied with advantage by all Housing Reformers :—

GENERAL.

"**Housing,**" by Alden and Hayward. Headley Bros., Bishopsgate Street Without, E.C., 1s. net.

"**The Housing of the Working Classes,**" by M. Kaufman, M.A. T. C. Jack, Edinburgh., 1s. net.

"**The Housing Problem in England,**" by Dewsnap. Manchester University Press.

"**Municipal Year Book—Housing Section,**" by W. Thompson. Edward Lloyd Ltd., 12, Salisbury Square, E.C., 7s. 6d. net.

A National Housing Policy, Official Report of the Housing Deputation to the Prime Minister (Sir H. Campbell-Bannerman, M.P.), and to the President of the Local Government Board (The Right Hon. John Burns, M.P.) National Housing Reform Council, 432, West Strand, 2d.

LAND PURCHASE AND TOWN PLANNING.

"**The Example of Germany,**" by T. C. Horsfall. Manchester University Press, 2s.

Birmingham Housing Committee's Report. Town Hall, Birmingham, 2s. 6d.

"**City Development,**" by Patrick Geddes. The St. George's Press, Bournville, Birmingham.

"**Where shall I Live?**" (Guide to Garden City), containing *Town Development Bill* for Great Britain. First Garden City Ltd., 326a, High Holborn, 6d.

COTTAGE EXHIBITIONS AND CHEAP COTTAGES.

Official Catalogue Sheffield Cottage Exhibition. National Housing Reform Council, 432, Strand, W.C., 6d.

"Where shall I Live?" (See above.)

"**Modern Housing in Town and Country,**" by James Cornes. Batsford, 94, High Holborn, 7s. 6d.

"Country Cottages," by *Home Counties*. Wm. Heineman, 6s. net.

"Cheap Dwellings," by Paul N. Hasluck. Cassell and Co., 1s. net.

RURAL HOUSING.

"Rural England," by Rider Haggard. Longman's, 2 vols., 21s.

Report and Special Report of Select Committee on Rural Housing. Wyman and Sons, Ltd., Fetter Lane, E.C., 4s. 9d.

IRELAND.

"The Law of the Labourers," by Barrett and McCann. Sealey, Bryers and Walker, Middle Abbey Street, Dublin, 6s. net.

INTERNATIONAL.

Report and Papers Eighth International Housing Congress, London, 1907. H. R. Aldridge, National Housing Reform Council, 432, West Strand, W.C.

LOCAL CONDITIONS.

"Housing Improvement," (F. M. Lapton). A summary of ten years' work in Leeds. Jowett and Sowry, Leeds.

"Housing Conditions in Manchester and Salford," by T. R. Marr. Sherratt and Hughes, Manchester, 1s.

"Problems of a Scottish Provincial Town" (Dunfermline), by T. H. Whitehouse.

"Poverty" (Study of York), by Seebohm Rowntree. Macmillan, 1s.

"A Housing Policy," by J S. Nettlefold. Cornish Bros., Birmingham.

Glasgow Municipal Commission on the Housing of the Poor. Extracts from minutes of evidence. Percival Jones Ltd., Town Hall Printing Works, Birmingham.

"Dwellings of the Poor." Reports of the Mansion House Council. 31, Imperial Buildings, Ludgate Circus, E.C., 1s. each.

GARDEN CITY MOVEMENT.

"Housing in Town and Country." Garden City Press, 6d.

"Modern Civic Art; the City made Beautiful," by C. M. Robinson. Putnam, 10s. 6d.

"Garden Cities in Theory and Practice," by A. R. Sennett. Bemrose, 2 vols., 21s.

"The Garden City Movement," by C. Montagu Harris, M.A. Garden City Press, 6d. net.

"Garden Suburbs, Villages, and Homes." Garden City Press, 6d.

LEGAL.

"A Guide to the Housing Acts," by A. P. Poley. Eyre and Spottiswoode, East Harding Street, E.C., 3s. 6d.

CHAPTER I.

A REVIEW OF THE POSITION

Steady Improvement in Recent Years.—The public conscience is more alive to-day on the subject of the housing conditions of the people than it has been for many years, and it is only right to say that the steady, if slow and somewhat expensive campaign of the more enlightened sanitary authorities, against bad and insufficient housing accommodation is beginning to rid the community of the worst evils of the house famine and the slum. Overcrowding has decreased; a smaller number of persons are found in one-room dwellings; the number of persons per house is slowly but surely growing less; some of the most deadly of the old slums have been cleared or improved, while the liberal provision of better and cheaper transit, especially by electric tramways and electric trains, has encouraged the dispersion of the population from some of the most crowded centres. It is true this process of dispersion already tends to create an aggravated form of what has always threatened to be the danger of the future, "the old slum changeth giving place unto the new," but if the new development is controlled, regulated, and assisted in time by new legislation and administration, the next decade will witness a still greater improvement in the housing of the people. All this, however, is not to say that the time permits of a slackening of activity on the part of housing reformers and public bodies; on the contrary, to quote the speech of The Right Hon. John Burns, president of the Local Government Board to the National Housing Deputation on Novemb r 6th, 1906: "The time for sentimental claims for housing reform had almost gone by, and the *moment for practical ameliorative achievement was nearer at hand* than it was some years ago." When the magnitude of the improvement is recognised it only brings into greater relief the vast mass of evil that has to be overcome and rooted out, and it only makes the more urgent call on every true friend of humanity and lover of his country to greater efforts than before. Let us briefly note how matters stand at present, and let us take stock of the evils that are with us still. We shall then not only see by comparison with previous conditions to what extent things are better, but we shall know exactly how much work we have still to do.

Rural Depopulation and Urban Overcrowding.—Our young people still leave the country districts, while others are unable to go there because suitable dwellings cannot be obtained. Between 1891 and 1901 no less than 500,654 persons migrated from rural districts to urban districts, where we find 507,763 persons living in 251,667 one-room dwellings, in addition to 2,158,644 persons living in 658,203 dwellings

of only two rooms. The census returns of 1901 show 2,667,506 persons or 8·2 per cent. of the population living in 392,414 overcrowded dwellings, and of these 245,586 were in one-room dwellings. In London there were 726,096 persons living in overcrowded dwellings and 304,000 of these were in one-room dwellings. In Glasgow, out of 163,258 dwellings, there were 42,623 of only one room, 71,207 of two rooms, and 9,971 of three rooms, figures which are far worse than in any of the large towns in England.

The overcrowded persons in 1901 numbered in Birmingham 53,936, Leeds 43,239, Liverpool 54,390, Manchester 34,147, and Sheffield 36,159, while the percentage of persons overcrowded in Northumberland was 31·51, and in Durham 29·56.

It would be untrue and unfair to attribute all or any of the following social evils and financial burdens entirely to bad housing conditions, but it is most true and most fair to say that these conditions are among the main and primary factors that cause a large proportion of such social evils and financial burdens.

Deaths and Disease.—Death rates have materially decreased, but in 1903, when the death rate was the lowest on record, it is estimated that there were not less than 100,000 preventible deaths in England and Wales. The following figures help to show the truth of this estimate, and particularly to bring out the startling contrasts between the deadliness of some large districts and the comparative healthiness of others.

Comparison of Death Rates of various Districts with about the same Population.

County.	Population.	Percentage of Overcrowding.	Deaths.	Infant Mortality per 1,000 births.	
Case 1—					
Durham	1,194,442	28·4	21,962	156	Durham 3 deaths to every 2 in Essex.
Essex	1,062,452	2·7	14,913	115	
Excessive deaths in Durham			7,049	41	per 1,000 births.
Case 2—					
Northumberland	602,859	32·0	10,997	152	Northumberland 8 deaths to 5 in Sussex.
Sussex	605,763	1·5	7,925	95	
Excessive deaths in Northumberland			3,072	57	per 1,000 births.
Case 3—					
Lancashire & Yorkshire	7,203,613		128,212	152	Lancashire and Yorkshire 5 deaths to 4 in London and District.
London, Middlesex, Berks, Hants, Surrey	7,182,318		104,194	118	
Exessive deaths in Lancashire and Yorkshire			23,268	34	per 1,000 births.

Case 4—

The Death Rate (1904) in Birmingham was 19·3 per 1,000.
" " Bournville 6·9 "

Infant mortality, which varies almost arithmetically with housing conditions, is still too high. Although children under five are only one-ninth of the population, they furnish one-third of the deaths.

Of 944,703 children born in 1904 no less than 137,490 died within 12 months, that is 40,000 infants unnecessarily sacrificed.

The infant mortality in 1904 of St. Mary's, Birmingham, was 331 per 1,000 births.
" " " Bournville 65 "

The death-rate for the last six years at Bournville has been 7·5 per 1,000 ; the death-rate in Birmingham for the same period has been 17·9 per 1,000, or nearly two and a half times as great. The infantile mortality per 1,000 at Bournville during the last six years has been 78·8, as compared with 170 per 1,000 in the city, or more than double.

No less than 139,447 cases of infectious disease were notified last year in *half* the country. These cases are four times more numerous in overcrowded districts than elsewhere. 16,981 persons became paupers by having medical relief in public infirmaries, and there were 116,152 orders for medical attendance in London alone.

Intemperance and Lunacy.—Where the light of day is shut out it is hard for the light of reason to remain strong and bright. Drunkenness and pauper lunatics are found most in the overcrowded districts. An L.C.C. return five years ago gave the following figures :—

	Persons per Acre.	Lunacy Rate.
All London	58	1·9
Bethnall Green	171	6·7
Holborn	186	8·2
Strand	143	11·0

In England and Wales there were 85,821 pauper lunatics.

Professor Koch told the delegates at the British Congress for the prevention of consumption, "Consumption is by no means hereditary, germs do not pass from father to son in the blood, the worst peril is to the poor, in over-crowded districts. *It is not poverty itself that favours consumption, but the bad domestic conditions in which the poor people live.*"

Unemployment and poverty follow closely on the heels of spells of illness and lowered vitality. The slums make many unemployables. Physical deterioration is an inevitable result of bad and overcrowded dwellings, and hooliganism prevails most where lads are driven to spend their evenings in the streets through having no proper accommodation for remaining at home.

CHILD LIFE AND PHYSICAL DETERIORATION.

Some striking facts and figures as to the influence of environment on child life were given in August, 1907, by Mr. George Cadbury for Bournville, Mr. W. Lever for Port Sunlight, and in a Blue Book of the Scotch Education Department in respect of the City of Glasgow. A brief summary is appended hereto.

Bournville and Birmingham.—The boys at Bournville school, on an average, were 4 inches taller than those in Birmingham, and the chest measurement was 3 inches greater.

Port Sunlight and Liverpool.—Dr. Arkle, of Liverpool, has made a careful examination of the children in the various grades of schools in that town, while a similar investigation has been made at Port Sunlight. The Liverpool schools may be grouped in four classes :—

Higher Grade Schools, where the sons of well-to-do citizens are educated.

Council Schools.—(A) Type of the best Council School, where the parents of the children are well-to-do, and the children have mostly comfortable homes.

Council Schools.—(B) Type of school where the children are mostly of the labouring classes. It was selected as a type for the children of the labouring classes, whose parents have constant employment.

Council School (C), the last of the Council Schools, is a type of the poorest class where the parents of the children belong almost entirely to the unemployed or casual labour sections. To this list may be added a fifth class, viz.,

Port Sunlight Schools, which may be taken as equal to type *(B)* of the Council Schools, the parents are mostly of the labouring classes, in constant employment, but with the difference that the houses in which the children mostly live are built with ample air space, not more than seven houses to the acre.

At 7 years of age the average height and weight of boys was as follows :—

	Height. Inches.	Weight. lbs.
Higher Grade Schools...	47 ...	49·3
Council Schools (*A*)	45·3 ...	44·1
Do. (*B*)	44·3 ..	43
Do. (*C*)	44 .	43
Port Sunlight Schools	**47** .	**50·5**
At 11 years of age :—		
Higher Grade Schools...	55·5 ..	70
Council Schools (*A*)	53·1 ..	61·4
Do. (*B*)	51·8 ...	59
Do. (*C*)	49·7 ..	55·5
Port Sunlight Schools	**57** ...	**79·5**
At 14 years of age :—		
Higher Grade Schools	61·7 . .	94·5
Council Schools (*A*)	58·2 ...	95·8
Do. (*B*)	56·2 ..	75·8
Do. (*C*)	55·2 ...	71·1
Port Sunlight Schools	**62·2** ..	**108·**

These figures show that the sons of artisans and labourers in Port Sunlight produce superior height and weight at equal ages to that produced in Higher Grade Schools among the children of the well-to-do citizens of Liverpool.

Glasgow.—Returns were made by the teachers for 72,857 children—36,883 boys and 35,974 girls—and not only were their height and weight taken, but particulars as to their housing and general physical surroundings were also ascertained.

The schools were divided into four groups, viz. :

	Schools.	Children.
(*a*) Poorest districts	26 ...	24,661
(*b*) Poor districts	27 ...	25,348
(*c*) Better class	11 ...	11,453
(*d*) Higher class	9 ...	11,395

It was found that as surely as a child was found in group (*a*) he or she was likely to be smaller and lighter than the children from group (*b*), and so on with the other groups. But it was when the average height and weight were classified in correlation with the number of rooms in the houses in which the children lived that the most striking results were obtained.

Taking the children of all ages from 5 to 18, the average weight and height classified according to the number of rooms was found to be as follows :

	Height.	Weight.		Height.	Weight.
One Room :			Three Rooms :		
Boys ...	46·6 in.	52·6 lbs.	Boys ...	50·0 in.	60·6 lbs.
Girls ...	46·3 in.	51·5 lbs.	Girls ...	49·6 in.	59·4 lbs.
Two Rooms :			Four Rooms :		
Boys ...	48·1 in.	56·1 lbs.	Boys ...	51·3 in.	64·3 lbs.
Girls ...	47·8 in.	54·8 lbs.	Girls ...	51·6 in.	65·5 lbs.

As the report states, "it cannot be an accident that boys from two-roomed houses should be 11·7lbs. lighter on an average than boys from four-roomed houses and 4·7 inches smaller. Neither is it an accident that girls from one-roomed houses are, on the average, 14lbs. lighter and 5·3 inches shorter than the girls from four-roomed houses."

Money cost to the Community.—At the same time the community is busily engaged paying towards the cost or what we may truly call the "working expenses" of existing accommodation. For example there is the *direct cost* to the ratepayers and taxpayers of work and institutions that would be far less expensive under improved housing conditions. Here are some instructive figures:

	Loans outstanding in 1904.	Expended in one Year, 1903-4.	
		Out of Loans.	Out of Rates.
	£	£	£
Cemeteries	3,110,275	153,379	415,841
Hospitals for Infectious Diseases	6,205,134	636,961	1,432,496
Lunatic Asylums	9,446,986	845,622	2,849,029
Purchase of Slums (about) ...	4,500,000	700,000	100,000
Workhouse and Poor Relief ...	12,711,817	1,281,447	9,983,804
	35,974,212	3,617,409	14,781,170

The total spent on building workhouses and similar institutions up to 1905 was £31,668,161. There is also the *direct cost* to individuals and the *indirect cost* to societies and the ratepayers, through loss of employment, sickness, and death, due to preventable disease. This cost must run into many millions sterling, and though it cannot all be measured in figures, its magnitude may be partly gauged from the fact that fourteen large friendly societies with 3,342,255 members spent £3,245,328 in one year (1904) on sick and funeral benefits, or nearly £1 per member. In the ten years 1892-1901 the 100 principal trades unions with about 1,000,000 members spent over £2,500,000 on sick pay alone.

There is in Sheffield an excellent Federated Health Association, and the following passages from its report indicate the attitude of the best minds in the town towards expenditure on housing reform.

The committee is encouraged on witnessing a considerable fall in the death-rate in Sheffield from zymotic disease: a class of disease which can and therefore ought to be prevented. For 1899, the year in which the Nether Hallam Health Association was started, the zymotic death-rate for Sheffield was 4·56 per 1000 of the population. Last year, 1903, it was reduced to 3·10, which is still the highest in the whole country, excepting Warrington and Wigan. The general average in the 76 large towns last year was 1·89. Sheffield is still therefore in the unenviable position of suffering from a zymotic death-rate of *nearly 100 per cent. above the average of large towns.*

Some critics regard the health movement as expensive, but the truth is that whether considered as to health, life, or the money standard, it makes for economy. Within the last quarter of a century, the Sheffield Corporation has borrowed nearly £150,000 for the building of fever and isolation hospitals, which entails about £6,500 per annum for interest and repayment charges, and about £20,000 a year for their maintenance and upkeep.

Most of this great expenditure is for the cure of preventable disease. Observe what the reduction of the death-rate by just one per 1000 signifies:—On a population of 400,000 it means a saving of 400 lives in 12 months. But the number of deaths from zymotic disease implies a far larger number of cases of preventable sickness among the living. The late Lord Playfair says:

"Statistical investigations show us that for every case of death in public institutions for the sick, there are 34 cases of serious sickness, so that the deaths must be multiplied by that number in order to give you the minimum cases of preventable sickness."

The statistics show that the cases of sickness last on an average 18½ days. Now, taking Lord Playfair's basis, and reckoning only one death per 1,000, and assuming the loss in wages from the cases of sickness to be two shillings a day, it means that Sheffield, with over 400,000 population, sustains *an annual loss in wages of over £25,000 through preventable sickness.* This is equivalent to over 4d. in the £ on the rateable value of the whole of Sheffield, to say nothing of doctors' bills, personal suffering, and other losses.

Seeing that the preventable death rate is over three per 1,000 (and the illustration gives the figures on the proposal to save only one) it will be seen that if a clean sweep could be made of zymotic disease, the advantages would be three-fold greater.

On the ground of economy, therefore, it is manifest that money judiciously spent in sanitary improvement is not unproductive taxation, *but capital bearing abundant interest.*

Inaction of Local Authorities.—Although, as previously stated, much good work has been done in some directions by some local authorities, none of them have done what is necessary, and a large number have entirely failed to fulfil their health and housing responsibilities. The outstanding loans of local authorities amount to about £394,000,000, but only £4,000,000 has been borrowed for building workmen's dwellings as distinguished from slum-buying.

The annual cost of Local Government to rates and taxes is £68,559,329, but probably less than £25,000 of this is in respect of *building* working class dwellings, which are self-supporting except where built on dear slum sites.

Although the Right Hon. John Burns issued a special circular in January, 1906, to urge the amendment of Building Bye-laws on common sense lines, to facilitate the building of cheap but good cottages, only twelve Rural Councils, out of 667, had submitted new bye-laws up to the end of May, and, in fact, only 131 had replied to the circular.

In 1904, which is a typical year, only 5,708 dwellings were represented as unfit for human habitation in the whole of England and Wales, except London, although there are 5,000,000 dwellings under £15 annual value. Only 195 Rural Councils out of 667, and only 125 Urban Councils out of 803, reported action taken in this respect.

Less than fifty councils out of over 1,500 have made any use of the Small Dwelling Acquisition Act, while only 160 have done anything under Part III of the Housing Act of 1890.

Only eighty of the various Urban Councils, and only six of the 667 Rural Councils, have built Municipal cottages.

Only 10 applications out of 27 made by Rural District Councils were granted by County Councils for permission to put in force Part III of the Housing of the Working Classes Act, 1890.

LIMITATIONS ON FREEDOM OF ACTION UNDER PART III

A paragraph on page 34 of the Housing Handbook states that Part III enables local authorities "to build at any time and for any reason which may seem good to them," and this is correct so far as it goes, but where the carrying out of a scheme would involve borrowing money for the work to be done, which is nearly always the case, the powers of the local authority would, of course, be subject in such case to the usual sanction of the Local Government Board for the necessary loan. The Sheffield Corporation, for example, bought land with some available funds several years ago, and all went well till it was considered necessary to take up a loan for the land. Then it became necessary to get the sanction of the Local Government Board, and some difficulty was experienced in getting it, probably owing to the fact that they had not consulted the Local Government Board from the beginning.

Local authorities have failed to do what was necessary under the Health and Housing Acts, partly because of apathy, ignorance, prejudice, and vested interests, but even more largely perhaps because of costly and difficult procedure or the inadequate powers contained in those Acts, while so far as sanitary improvements in existing dwellings were concerned, the scarcity of other suitable accommodation resulted in the penalising of the tenants by increased rents, following on the execution of sanitary repairs.

How Municipalities are Shackled.—The building of cottages by Town and District Councils is above all other forms of activity rendered very difficult from the fact that the present legislation and administration put so many weapons into the hands of obstructive and reactionary members of local authorities and others who may be interested in preventing a large number of cheap and healthy dwellings being provided to compete with their own unhealthy hovels or highly rented dwellings, or those of their friends. The wonder is not that a few mistakes have been made, but that anything has been done at all successfully. Thus land is made dear by the present clumsy and costly procedure based on a very defective system of valuation which is all in the interest of the landlord, and generally enables him to make public bodies pay twice the actual value for land required for public purposes. The development of the site is also made unnecessarily expensive in many cases by bye-laws which require new streets to be made too wide, in too costly a manner, or for small groups of dwellings that only require simple and inexpensive approaches. The cost of building is unnecessarily increased by the bye-laws or regulations expressed or implied that exist in the codes of the various districts, or that accompany the granting of loans for municipal cottages. These regulations neither guarantee the erection of healthy dwellings nor permit sensible experiments and new departures in building construction except with great risk and difficulty.

The annual charges on capital account are excessive when compared with the market rate of interest, and with the rate of interest ($2\frac{1}{2}$ per cent.) paid by the Government to working class depositors in the

Savings Bank, while the period for repayment of loans is often too short. The cumulative effect of these and other artificial obstacles placed in the way of municipal housing schemes is to necessitate, in many cases, either that the cottages should be let at higher rents than would otherwise be feasible and desirable, or that a burden should be cast upon the ratepayers. When the estimates show that under present conditions sufficiently low rents can only be obtained by putting some slight charge upon the rates, the slum owners and jerry-builders rise rampant in their wrath, and after whipping up all their friends who are interested in maintaining high rents for cottages and high prices for land, they carry out a vigorous campaign to frighten the timid and too often overburdened ratepayers into strenuous opposition to the scheme. The weak-kneed among the housing reformers promptly climb down and find reasons for giving up all further efforts, and the few stalwarts who continue to put the life and health of the people before such a matter as the fractional part of a penny increase in the rates are lucky if they retain their seats at the next election.

A rather common feature in recent housing schemes was developed at Teddington with exceptional force, and as it is typical of what may be attempted elsewhere, a brief account may be useful. A number of local slum owners, cottage owners, and house and estate agents, took alarm at the low rents proposed to be charged for the cottages, and organised an association to wreck the scheme. The local press was deluged with letters periodically for about six months prior to the annual district council elections, and leaflets were scattered broadcast containing all sorts of misrepresentations with regard to the Act of 1890, and housing schemes carried out elsewhere under Part III of the Act, while all the public-houses but two had petitions at their bars against the scheme. Appeals to the prejudices of well-to-do ratepayers, and to the fears of the tradesmen, lest their rates should be increased, were made with such success, that although the working classes voted almost solidly for the housing scheme, half the new members elected were returned as opponents of it, and in one district consisting mainly of villa residents and tradesmen, the chairman of the Council, who was the chief supporter of the scheme, was hopelessly beaten at the polls. The clergy, and with few exceptions, the great body of organised Christian men and women were idle or apathetic, while the forces of greed and self-interest were unwearying in their exertions against the supporters of the scheme. Fortunately a majority of the Council are still in favour of better housing, although, as a result of the elections, the Local Government Board have requested the Council to obtain tenders for building the cottages before giving their sanction to the necessary loan.

Wanted a Municipalities' Disabilities Removal Bill.—In spite of all these drawbacks, a great deal of useful work has been done by many municipalities. A careful study of the particulars in the following pages as to the working out of the various schemes of local authorities, will convince most people that Parliament should as a first

step help the local authorities by investing them with powers to deal more cheaply and efficiently with inspection, closing orders, slum clearance, town planning, land purchase, together with schemes under Part III of the Act of 1890, and the borrowing of the necessary money for carrying out such schemes.

Individual Initiative and Government Stimulus.—The next step should obviously be to give greater powers of initiative to individual citizens in requiring local authorities to exercise their powers, while at the same time more advice, assistance, and pressure should be given by the central government, who themselves need new power, new organisation, and additional machinery for this purpose. The facts and figures showing what has been done by the pioneer authorities are given as fully as possible, so that they may serve as examples for other bodies either to imitate, modify, or avoid.

A NATIONAL HOUSING POLICY.

One of the most important events during recent years in connection with the Housing Question in Great Britain, was the great National Housing Deputation, representing all sections of the Housing movement, and consisting of men and women of all shades of political opinion, which was received by the Prime Minister and the President of the Local Government Board on November 6th, 1906.

A memorandum was put before the two right honourable gentlemen embodying twelve points of reform, upon most of which nearly all housing reformers are agreed. These proposals were not exhaustive, and there were individual objections even among the members of the deputation to certain clauses, but so far as a body of men representing nearly every section of the housing movement, and holding all shades of political opinion, could agree to a common platform, the memorandum may be accepted as embodying what we would call the greatest common measure of the reforms advocated by those whose experience and studies qualified them to speak with some degree of authority on this subject.

Nearly every proposal can be based on the recommendations of the Royal Commission of 1885. The main points have been approved by an unofficial Parliamentary Committee in 1903, mostly Unionist members, presided over by Sir John Gorst. Numerous conferences have approved the main proposals, including the Housing Conference of the Liverpool Trades Union Congress.

The chief proposals may be summarised as follows :

1.—Extension of the power of "representation" by private citizens so as to stimulate the provision of new dwellings and modification of bye-laws, as well as the abolition of nuisances and unhealthy dwellings.

2.—Establishment of Central Housing Commissioners to advise, assist, and stimulate local authorities (cf. Small Holdings Act).

3.—Compulsory quinquennial house to house inspection with a register or record of size, sanitary accommodation, rent, light and air space, and names of all owners.

4.—Strengthening of law with cheaper and quicker procedure as to nuisances, overcrowding, and houses out of repair, as well as closing of unhealthy dwellings and clearance of slum areas.

5.—Revision of bye-laws as to streets, open spaces, and structure of walls and buildings.

6.—Town Planning and Site Planning powers to be conferred on all local authorities.

7.—Establishment of joint committees or advisory boards to promote the proper development of urban areas contiguous to each other or forming part of an agglomeration round big towns.

8.—Powers with respect to Land Purchase, Transit and Housing to be vested in one and the same authority.

9.—Promotion of the proper development of villages by encouraging small holdings, co-operative agricultural societies, and village industries, accompanied by cheap and adequate means of transit.

10.—Municipal Land Purchase on a large scale on the outskirts of growing towns to hold for future needs and to facilitate the establishment of model suburbs and garden villages by public bodies, "societies of public utility," and individuals, in combination or separately.

11.—Valuation, taxation, and compulsory purchase of land to be improved, cheapened, simplified, and correlated.

12.—Money to be lent for housing purposes by the Public Works Loan Commissioners, the savings banks, charities and ecclesiastical bodies at the market rate of interest.

AMENDMENT OF THE LAW RELATING TO RURAL WATER SUPPLIES.

The following detailed suggestions for the amendment of the law relating to Rural Water Supplies, were submitted on behalf of the Rural Housing and Sanitation Association in 1907, to the President of the Local Government Board:

1.—That local authorities should have power to provide, or cause to be provided, a supply of water for a group of houses, and to apportion the expense as they deem just amongst all the owners having houses within a reasonable distance of the source of supply, and the question of reasonable cost and reasonable expense should be left to them, subject to an appeal to a Court of Summary Jurisdiction or to the County Council.

2.—That when a house is occupied without a water certificate there should be, in addition to the penalty referred to in Section 6 of the Public Health (Water) Act, 1878, a daily penalty until a satisfactory water supply is obtained.

3.—That it shall be the duty of the Sanitary Authority to get an order to close a well when the water is shown to be polluted and dangerous to health.

4.—That sanitary authorities shall make and enforce regulations with regard to the structure of wells and their protection from contamination.

5.—That further facilities should be afforded for the combination of parishes (where these are in more than one sanitary district) for the purposes of providing a public supply.

6.—That where, on the complaint of a local Medical Officer of Health, or the County Medical Officer of Health, any parish or group of parishes is without a proper supply of wholesome water and such a supply can be obtained at reasonable cost, the County Council shall be responsible for providing such supply, if, after due enquiry it is shown that such supply is not likely to be provided by private enterprise or by the local authority.

HAS MUNICIPAL BUILDING CHECKED OR STIMULATED PRIVATE ENTERPRISE?

In October, 1906, the writer asked a number of Town Clerks and Municipal Engineers in towns where municipal housing schemes had been carried out whether such schemes were followed by a decrease or an increase in the number of dwellings erected by private enterprise. The first answer received indicated that the rate of increase of new houses had doubled. Then followed replies that new dwellings provided by private enterprise had increased in Folkestone, Finchley, Esher, Heston, Isleworth, and Wrotham, after municipal schemes. East Ham, Edinburgh, Croydon, and Burton-on-Trent said it had had no effect, and only Bradford and Burton-on-Trent reported a decrease, though in each case other causes were obviously operating, as the period of tight money had just begun to tell in the building trade. At Noel Park, near the London County Council dwellings, the Artisans' Dwellings Company is going on building, but at the Streatham Estate, where there are no adjoining County Council dwellings, they are holding their hands somewhat over new buildings.

Although there was a relative decrease in housing accommodation in London during the years 1891-1896 (London Census 1896) there was a more rapid relative increase during the years 1896-1901 (Census Returns 1901), and as the building of municipal dwellings by the London County Council began and synchronised with the latter period, the theory that private building enterprise is necessarily checked by municipal building enterprise does not fit in with the facts, and so far as London is concerned falls to the ground.

In this connection it may be added that it is no longer strictly true to say that there is a lessening of the rate of increase in the building of new rooms, but rather that a larger proportion of the new dwellings built are *unsuitable* for occupation by the working classes, and thus the additional supply of such dwellings may be said to increase less rapidly.

Reverting, however, to other towns, it is a remarkable fact that so far from killing private enterprise, the threat to build municipal dwellings seems at once to stimulate apathetic private individuals and companies and to bring out the best that is in them. All the best housing schemes by private or co-operative effort are in or near towns that have been pioneers of their class in building municipal dwellings, although only a small number of towns have built municipal dwellings There may be no direct connection, but the facts are unmistakeable. Birmingham, one of the first towns to build under Part III, has Bournville at its doors; Liverpool has Port Sunlight quite near. The Co-partnership Housing Societies at Ealing and Sevenoaks followed the introduction of a municipal scheme. Hampstead Garden Suburb has followed the erection of dwellings by the Hampstead Borough Council. (See also pp. 86 Llandudno, 110 Liverpool, 123 East Grinstead, and 140 Noel Park).

ALTERATIONS IN THE LAW.—THE ACT OF 1903.

Since the publication of the Housing Handbook the Housing Acts of 1890 and 1900 have been amended by the Housing Act of 1903, which makes a number of important changes in the powers and duties of local authorities. The text of the Act, with forms, circulars, and explanatory notes, is given in full in the Appendix, but a brief summary may be usefully inserted here.

Representation.—The twelve or more ratepayers who may appeal to the Local Government Board in connection with a *representation* as to an unhealthy area (secs. 5 and 16 Act of 1890) *need not be the same twelve* who made the original representation.

Advertisement of Schemes.—Schemes under Part I (secs. 7 and 8 Act of 1890) may be advertised during three consecutive weeks in *any months*, and notices may be served during the *thirty days* next following the date of the last publication of the advertisement (sec. 5 (1)).

Confirmation of certain Schemes by Parliament not required.—The order of the Local Government Board as to such schemes (sec. 8 (4) (6)), need not be confirmed by Parliament (*a*) if land is not to be taken compulsorily; (*b*) if no petition has been presented by owners of land proposed to be taken compulsorily; or (*c*) if such petition having been so presented has been withdrawn, but shall under such conditions have the same effect as a provisional order confirmed by Parliament.

Enforcement of Scheme by Local Government Board.—If a local authority fail to make a scheme under Part I after an official representation has been made to them, the Local Government Board may order the local authority to make a scheme either under Part I or Part II of the principal Act, and to carry such scheme into execution as if they had passed the resolution required by secs. 4 or 39 of the Act of 1890. Any such order may be enforced by mandamus.

Modification of Closing Order Procedure.—If, in the opinion of the local authority, any dwelling house is not reasonably capable of being made fit for human habitation, or is in such a state that the occupation thereof should be immediately discontinued, it will not be necessary in future to give notices (3rd Schedule Housing Act, 1890), to the owner or occupier to abate the nuisance (sec. 8), but a summons may be applied for and a closing order may be granted forthwith.

Possession may be recovered in cases of closing orders under sec. 32 of the Act of 1890 by proceedings under secs. 138 to 145 of the County Courts Act 1888, or under the Small Tenements' Recovery Act 1838, and expenses may be recovered from the owner as civil debt (sec. 10).

New Forms have been prescribed for Schedule IV of the Act of 1890, sec. 8 (2). (*See appendix page* 9).

Recovery of Expenses of Demolition.—When the local authority demolish a house and sell the materials to pay expenses, they may recover any deficiency from the owner as a civil debt, or as under the provisions of the Public Health Act relating to improvement expenses (sec. 9).

"Neighbouring Lands" may now be included under a Part II scheme.

Contracting out of Section 75 of the Act of 1890 is *forbidden* by sec. 12 of the Act of 1903.

Provision of Shops, Recreation Grounds, etc., under Part III.—Local authorities may now, as part of a scheme under Part III, provide shops, recreation grounds, or other buildings or land which, in the opinion of the Local Government Board, will serve a beneficial purpose in connection with the requirements of the persons for whom the dwelling accommodation or lodging houses are provided (sec. 11 Act of 1903).

More Money—longer Loan Periods.—Money may now be borrowed for 80 years under the Housing Act, and the usual practice of the Local Government Board is to grant 80 years in respect of the land, and 60 years in respect of the buildings. Loans previously granted for shorter periods in respect of schemes under Part III already carried out have, in many cases, on application, been extended to 80 and 60 years respectively (sec. 1 Act of 1903). Unfortunately the Public Works Commissioners are at present limited by their special Acts to 50 years' period for loans, but a Bill is promised by the Government for removing this anomaly. (*cf. pp. 35-6 and 160-4 Housing Handbook.*)

The limitation to two years rateable value has been removed (sec. 1 Act of 1903.)

Rehousing obligations are now extended in connection with future improvement schemes by sec. 3 of the Housing Act of 1903, and the schedule thereto as follows :

(*a*) The rehousing obligation is extended to cases where working men's dwellings occupied by *thirty or more persons of the working classes* are to be taken.

(*b*) *No entry shall be made on such dwellings* till a scheme for rehousing has been approved or declared unnecessary, and entry *may* be delayed by the Local Government Board till the new dwellings or some of them are completed and fit for occupation.

(*c*) In calculating the number to be rehoused, *any person displaced within the previous five years* shall be taken into consideration.

Housing Accommodation often unsuitable where sufficient.—The main object of Housing Reformers is to secure a larger supply of healthy, suitable, beautiful, and accessible dwellings for the working classes, with pleasanter surroundings, and at the lowest possible rents.

All housing laws, bye-laws, and administration should be so ordered as to promote these desirable ends as far as may be, though it is not easy to secure all of them at one and the same time.

For example, a large supply of new and more or less healthy housing accommodation has been provided in the suburbs of London and other large towns, but the greater part of it consists either of shops or small villas, unsuited for occupation by the working classes, and let at too high rents, where it is not difficult of access, or with unsatisfactory surroundings. For all practical purposes this may be considered non-existent from the point of view of working class housing accommodation.

On the other hand, there is in many districts a fairly large supply of old and purely working class housing accommodation, some of it empty, and at "*money rents*" which are low compared with what would be charged for new houses in the same situation. It is, however, not healthy, and the heavy toll that has to be paid by the occupants in the shape of, more or less, death, disease, lowered vitality, physical degeneration and consequential poverty and misery really constitutes an additional rent which is none the less objectionable because it is levied in forms not always easily recognised, and because a part of the price has to be paid by the whole community either in money or in kind.

Up to now nearly all housing schemes, except those on open land under Part III of the Housing Act of 1890, have necessarily been more

or less subsidised by the community, owing to the unsatisfactory nature of the law and administration regulating slum buying, slum improvement, land purchase, and rehousing.

It may therefore be asserted not only that it is necessary in the vital interests of the nation to pay for better housing conditions, but also that it is desirable from the mere pounds, shillings, and pence point of view to spend money in taking "the stitch in time that saves nine." It is, however, none the less urgent that all obstacles adding unnecessarily to the money cost, both as regards initial capital outlay and subsequent rents of new and better housing accommodation should be removed, while all measures tending to lessen capital outlay and rents should be encouraged, provided they do not militate against the healthiness and other proper conditions of the people's homes.

We can, however, only know what to supply, where to supply, and how to supply the extra accommodation when we have full information as to the nature and extent of existing accommodation and of the facilities for providing more.

It is, therefore, essential that every local authority shoul begin its housing work by a complete survey of the existing dwellings in their district as well as the land available for new dwellings. The information thus secured should be properly recorded and made conveniently accessible, and on this should be based the town policy of the future.

INSPECTION AND INQUIRY.

The remarkable facts brought to light whenever there is a fairly complete system of house to house inspection or inquiry in a given area, show pretty clearly that there must be many districts where the local authorities, and those who elect them, are ignorant of the real conditions of housing in their areas. If inspection were made compulsory and the results known, the public demand for better conditions of living for the poor would become irresistible, and such complete information would be obtained as to existing accommodation that future needs could be estimated and provision made for them by a system of town planning and land purchase.

What Inspection reveals.—For example, in Liverpool during the two years 1903 and 1904, 37,443 nuisances were discovered through 19,362 complaints made by inhabitants, but no less than 162,921 nuisances were discovered as the result of a house to house inspection of 59,684 dwellings. There were 9,386 cellar dwellings in Liverpool in 1904, about 3,000 of which were occupied separately as dwellings by 9,160 persons.

Out of 22,488 sub-let houses 1,148 convictions for overcrowding were obtained before the local magistrates. During the year in question 2,174 new houses were erected and 293 taken down, including both public and private action.

Most useful work follows the knowledge of existing conditions. The Bishop of Wakefield says that it was shown through inspection that eight per cent. of the infant mortality in that town was directly traceable to damp houses.

In Manchester there has been a gradual reduction in the number of pail closets at the rate of about 700 per annum, privy middens 700 per annum, and wet middens 400 per annum. The death rate was reduced during the same period to 21·3 per 1,000.

A house to house survey in Coventry having shown that 593 houses were overcrowded, and at least 4,495 persons were living under conditions which were not good either from a moral or hygienic point of view; the result was a decision to adopt Part III of the Act of 1890.

Women Sanitary Inspectors in Liverpool visit houses at which births have been registered in the districts with heavy infant mortality, and leave cards of instruction with the mothers as to the care of infants, besides giving information when required as to the feeding of infants and other matters. In one month 1,869 such visits were made. They also visit school children suffering from minor infectious ailments, such as sore eyes, sore heads, and skin diseases, suggesting treatment and remedy in slight cases, and urging a visit to the doctor where necessary. In one year 3,491 such visits were paid, besides 1,821 visits to diarrhœa cases. In addition to these duties, they visited dirty and insanitary houses at the rate of about 18,000 per annum. Nearly all large cities with any pretensions to a proper sanitary service now have one or more women sanitary inspectors.

Supplementary Travelling Inspectors for large areas.—In many districts, however, in the past, these house to house inspections have only been fragmentary and spasmodic, owing in many cases to inadequate staff or resources; hence an increase in the number, and efficiency of both medical officers of health and sanitary inspectors is required. A slight improvement is going on in this respect, accompanied by an increased tendency to appoint women. In 1904 there were 1,661 medical officers of health and 1,601 inspectors of nuisances (of whom 22 were women) appointed in the provinces, under the regulations of the Local Government Board. In London the similar appointments were 30 medical officers and 319 inspectors of nuisances, of whom 32 were women. The smaller authorities, however, especially in rural districts, can only get this work well done by availing themselves of the temporary and periodical assistance of a staff of peripatetic trained inspectors in each county, or other suitable area, all or some of whom could be available to reinforce the purely local staff for special work as a quinquennial house to house visitation. Local authorities who want to carry out a house to house inspection, under present conditions, find it difficult and costly to get satisfactory temporary additions to their staff, and some such plan as this would help them materially, and the results when recorded could be transmitted to the local sanitary authority who could retain all their existing powers for the necessary administrative action. In this way it would only be necessary for the larger authority to interfere with the actual sanitary administration of any given district in those cases where the local sanitary authority was seriously in default, as they would be if they allowed bad conditions to exist which were brought to their notice.

A Statutory County Sanitary Committee might be established in every county or other suitable area with advisory and default powers over matters connected with housing and sanitation. They should be the employers of the supplemental sanitary staff, and could so arrange the survey of their area as to cover the whole of it in the course of five years.

Record or Register of Housing Accommodation.—The Select Committee on Rural Housing have recommended that there should be not only inspection and survey, but what is perhaps the most vital and effective part of any scheme of inspection, that there should be established a record or register of the conditions of every dwelling occupied by persons of the working classes, giving the following particulars, which should be open to public inspection at the office of the local sanitary authority.

(1) Situation and address ;
(2) Rated occupier ;
(3) Beneficial owner ;
(4) Freeholder ;
(5) Area of site ;
(6) Number and description of rooms and offices in each house ;
(7) Number of occupants and their sex and approximate age at time of survey ;
(8) Sanitary condition of property ;
(9) State of repair of house ;
(10) Water supply ;
(11) Rateable value ;
(12) If let in lodgings, number of rooms and of lodgers.

For the purpose of securing information on these matters, Form A, as prescribed under Section 9 (3) of the Representation of the People Act, should be served on the owners of all dwellings used or to be used for human habitation, and should have extended clauses requiring information dealing with the points above-mentioned.

A similar suggestion was made by the Royal Commission on Labour, presided over by the Duke of Devonshire, which recommended :—

"That the owners of all houses let at a rental of less than £10 a year should be obliged to make an annual return to the sanitary authority, stating the number of persons in each cottage, their sex and age ; whether the house is provided with a proper water supply and a closet, and whether the premises are in good repair. We think that the obligation to make this return would have the two-fold good effect of periodically calling the attention of the sanitary authorities and of owners themselves to the condition of cottages."

A Summary of the record should be furnished annually to the local authority, the Parish Council, the County Council, and the Local Government Board, and in the case of Rural District Councils, a copy of that portion of the register comprising the dwellings in any separate parish should be supplied annually to the parish council or to the parish meeting of such parish.

In Birmingham a special return prepared by the overseers showed that there were vacant dwellings as follows :—714 at 4/- or less per week, 1,500 at 5/6 or less per week, and 1,041 at 6/6 or less per week. These figures have been hotly disputed. A proper record would show the exact truth. At the same time there should be inspectors appointed

by the Government to supervise and assist the work, even of the larger authorities, especially in the direction of giving an independent report as to the extent to which existing powers were being utilised to remedy known and specific housing evils in the various areas. This is done in Hesse and Holland.

ADAPTATION OF DWELLINGS.

Several new schemes have been carried out under section 59 of the Act of 1890, on the lines of those described in the Housing Handbook (page 215), but unfortunately they have been confined to the adaptation of dwellings that are already in a rather bad state of structural and sanitary repair, and the scheme for "making down" decent but deserted or badly let middle class streets into workmen's quarters, as advocated by Dr. F. J. Sykes and the writer (page 219), has yet to be carried out.

Quite a number of persons, fairly well off however, are claiming exemption from house duty on the ground that their dwellings come within the provisions of the Customs and Inland Revenue Acts, 53 and 54 Vic. sec. 26, and 55 and 56 Vic. cap. 25, sec. 4. In this connection it may be well to point out the requirements of the Medical Officer of Health for St. Pancras, who has specialised on this branch of housing reform, for not all the persons claiming exemption as above described have a dwelling complying with these conditions. They are best seen from the accompanying copy of the certificate of the Medical Officer of Health under the Act.

CERTIFICATE OF MEDICAL OFFICER OF HEALTH.

Having been informed that the assessment to Inhabited House Duty of the house described below will be wholly or partly discharged by the Commissioners acting in the execution of the Acts relating to Inhabited House Duties, provided that a Certificate of the Medical Officer of Health be produced, and having been requested to furnish the said Certificate, I hereby certify that I have examined the house described below, and am of opinion that the house is so constructed as to afford suitable accommodation for each of the persons inhabiting it, and that due provision is made for their sanitary requirements, these words being interpreted to mean that the house is so constructed :—

1.—That the common staircase is permanently ventilated at each floor level or by through ventilation, so as to break the common air connection.

2.—That there is at least one water closet, properly and efficiently supplied with water, for every twelve occupants or less on each floor, disconnected aerially from any dwelling in the interior of the building.

3.—That there is at least one draw tap and sink, with a constant supply of water thereto, for every twelve occupants or less on each floor.

4.—That the buildings are in conformity with the Building Acts and By-laws, especially as to damp courses, dry areas, concrete basements, etc.

5.—That the water supply is in conformity with the By-laws and regulations.

6.—That the drainage is in accordance with the By-laws and regulations.

7.—That each dwelling is so arranged as to be through ventilated from one front to another.

8.—That each of the habitable rooms is at least eight feet six inches in height and ninety-six square feet in area, and has a fire-place and chimney flue.

9.—That on each floor a sufficient space or open lobby is provided accessible to and for the use of the families on each floor, for the deposit of refuse, etc., and

10.—That accommodation for clothes-washing is provided sufficient for each family to occupy the washhouse and appliances one day in each week.

Name and Situation of House.....

.....

Name of Owner or Agent.....

Date.....

.....

Medical Officer of Health for the
Borough of St. Pancras.

The Glasgow Dwellings Company, described on page 216 of the Handbook, do not report quite so favourably on the adapted property. For nine years the Company paid a dividend of 4 per cent. to its shareholders, but in 1905-6 the dividend was reduced to $3\frac{1}{2}$ per cent., owing to an abnormal loss by unlet houses. There has been a general depreciation in the market for property of this kind and in this position, owing largely to the effect of rapid transit by electric cars, in redistributing the population mainly to the outside of the city. The amount lost in bad debts has increased for the same reason.

The Winchester Cottage Improvement Society also finds it a struggle year by year to pay its 4 per cent. in spite of most careful management.

Small Dwellings Act 1899.—Loans have been sanctioned under this Act up to 31st December, 1905, as follows :

5 County Boroughs.

	£		£
Birkenhead	3276	Liverpool...	2176
Worcester	800		
West Ham	1042		10,847
Bristol	3553		

17 Urban Councils.

	£		£
Erith (Kent)	800	Cheshunt (Herts.) ...	1160
Gillingham (Kent) ...	14924	Tonbridge (Kent) ...	800
Amble (Northumberland)	530	Tottenham (Middlesex) ...	250
Bedwellty (Mon.) ...	750	Enfield	1101
Cherton (Kent)	3312	Southall-Norwood (Middlesex) ..	815
Ilford (Essex)	34720	Hanwell (Middlesex) ...	150
Waterloo-with-Seaforth (Lancaster)	1430	Maldens and Coombe (Surrey)	240
Barking Town (Essex) ...	5000		
Walthamstow (Essex) ...	4130		
Abersychan (Mon.) ...	945		71057

One Rural Council—Pontardawe (Wales), £340.

The total is only £82,244 in six years. The periods for repayment have been 33 per cent. under 20 years, 33 per cent. 20 years, and 33 per cent. from 25 to 30 years.

CHAPTER II.

SLUM ENDING AND SLUM MENDING.

SLUM DESTRUCTION.

We have first to consider the schemes for buying and clearing large slum areas, with subsequent rehousing or attempts at rehousing carried out by provincial towns.

LOCAL IMPROVEMENT SCHEMES AND RAILWAY BILLS.

Liverpool.—In September, 1902, a street-to-street examination of the whole of the city revealed the fact that 9,943 structurally insanitary houses remained to be dealt with, notwithstanding the fact that up to that period the Corporation had dealt with something like 8,000 houses, the balance, about 4,000, having been demolished by owners for the purpose of providing sites for business purposes. Since 1903, the Corporation has in a similar manner dealt with a further 400 houses, in addition to which 710 houses have been dealt with by an improvement scheme under the Housing of the Working Classes Act, 1890, Part I. A further 233 houses have been demolished by owners for business purposes, leaving a balance of about 8,600 still remaining to be dealt with, but as many of these are situated in wide open courts, and are very far removed from those which have been demolished, they do not consequently demand immediate attention. The total cost of these demolition operations has been nearly £490,000.

Glasgow.—The purchase and improvement of lands and buildings have involved the expenditure of £2,000,000, and new buildings have cost over £400,000. Property has been sold and feu duties created to the value of £1,000,000, and the municipality holds property valued at £880,000. The amount drawn from the rates in 30 years is about £600,000. The total revenue for the year ended 31st May, 1906, was £105,462 13s. 2d., and the expenditure £103,445 13s. 8d., showing a net surplus of £2,016 19s. 6d. The rate has never exceeded ¾d. in the £.

Douglas.—The Council has spent £55,000 on clearance schemes, and £16,000 on three blocks of artisans' dwellings. Other new dwellings are to be erected.

SLUM BUYING UNDER PART I.

Between 1891 and 1905 inclusive, loans for about £2,200,000 for this purpose have been raised as follows:—

	£		£		£
Bath C.B.	10,012	Devonport C.B.	79,284	Portsmouth C.B.	4,000
Birkenhead C.B.	40,597	Dudley C.B.	180	Salford C.B.	69,940
Birmingham C.B.	30,100	Leeds C.B.	923,318	Sheffield C.B.	131,208
Bolton C.B.	4,540	Leigh B.	25,631	Southampton C.B.	61,005
Bournemouth C.B.	1,100	Liverpool C.B.	178,981	Stretford U.D.C.	26,650
Bradford C.B.	26,992	Manchester C.B.	285,005	Sunderland C.B.	8,245
Brighton C.B.	111,861	Plymouth C.B.	96,600	Wigan C.B.	76,598
Coventry C.B.	1,277	Prescot C.B.	13,120		

Details as to some of these schemes are given on pp. 45-51 of the Housing Handbook, but the following additional particulars may be of interest:—

Bath.—Lampards Buildings have been cleared, and 34 houses, containing 38 dwellings, situate in the upper part of the city have been erected to 1st November, 1906. Nearly all are tenanted. The rents are collected weekly, and give very little trouble. This has been rather a costly scheme owing to compensations to owners of

property and other charges, also owing to the fact that retaining walls had to be erected to support properties, etc., as the site is upon a very steep gradient. A wonderful improvement in the neighbourhood has been effected. Cost of erection of houses, £7,200; compensations, purchase of old properties, erection of retaining walls, street works, etc., etc., £9,500; total capital outlay, £16,700.

Birkenhead.—Cleared 2½ acres of land and 238 houses, and built 18 cottage dwellings and 70 tenement dwellings. Four areas forming part of the last scheme, and containing 3,457 square yards and 95 houses, have been purchased, but the houses have not yet been demolished. Tenders for erecting 18 additional tenements are under consideration.

Brighton.—Cleared areas in Cumberland Place, St. James's Street, and Spa Street, at a cost of £105,892, less £15,587 received for land sold.

Devonport.—Cleared areas in James Street and Ordnance Street, and covered them with 105 tenement houses. Capital cost £48,277.

Leeds.—Carrying out scheme for clearing 75 acres. Cost £500,000.

Manchester.—Cleared Oldham Road and Pollard Street areas, five acres, costing about £107,000. Displaced 1,870 persons, and rehoused 1,824, at a cost of £113,922. Death-rate of district materially reduced.

Plymouth.—Cleared 7,973 yards and displaced 813 persons, at a cost of £34,667. Built blocks and flats to house about 1,600 persons, at a cost of £59,623 excluding land. Income £3,138. Expenditure £1,373, in addition to capital charges.

Prescot.—Borrowed £6,000 for clearance scheme for 80 years under Act of 1903, and carried out some of the work. In 1905 another sum of £1,750 was borrowed for completing the work.

Salford.—Cleared areas displacing 1,459 persons. Built municipal lodging-house for 285 persons, with block dwellings and cottages to house a total of 2,432 persons. Total capital expenditure £272,136, involving a subsidy of £3,217 from the rates.

Sheffield.—Cleared the Crofts area of about five acres, at a cost of £105,327, and built 124 dwellings on part of the site. Further dwellings are to be erected.

Southampton.—Area of about three acres cleared, and lodging-house and artisans' dwellings, flats, and cottages erected at total cost of £77,652.

Stretford.—Cleared area and built 20 double tenement houses.

Sunderland.—Cleared area at cost of £2 14s. 1d. per yard. Built 48 two-roomed dwellings at 3s. 9d. and 4s. per week, and 36 three-room dwellings at 4s. 9d. and 5s. per week.

Wigan.—Cleared area. Built 160 cottages, and sold them recently.

SLUM BUYING UNDER PART II.

Schemes under Part II have been very few in number, and the total amount borrowed from 1890 to 1905 inclusive only amounted to about £116,000, made up as follows:—

	£		£		£
Coventry ...	145	Hereford ...	3,195	Manchester ...	22,995
Darwen ...	32,492	Lancaster ...	1,200	Ormskirk ...	960
Eccles ...	37,015	Leeds ...	10,983	Tamworth ...	6,001

The total amount borrowed under the Artisans' and Labourers' Dwellings Acts and the Housing of the Working Classes Acts by local authorities, *outside London*, in England and Wales, during the last 20 years was £4,653,133, out of a gross total of loans during that period for sanitary and other purposes of £119,663,112. About half this was spent on slum buying, and the other half in providing new dwellings. That is to say *in 20 years little more was spent on housing the working classes than the cost of two battleships.*

SLUM IMPROVEMENT.

Local authorities are beginning to recognise that the obliteration of the slums under the existing law is impossible on account of the enormous cost, so they are trying to brighten and improve them by letting in more light and air.

In Manchester the procedure now is :

1. A house to house inspection by the inspector.
2. The Unhealthy Dwellings Committee make a visit.
3. An order is made for repair, improvement, water supply, provision of paved back yard, or closing the dwelling, as the case may be.
4. A small subsidy is paid owners who convert pail closets into water closets.

Between 1885 and 1905 no less than 5,772 back to back houses were closed, and 4768 re-opened after the demolition of some to provide yard space, either by taking away the rear half of one row of houses or by demolishing alternate houses, and removing houses at the blind end of the numerous cul-de-sacs.

In Nottingham 205 houses were cleaned out and repaired in the year by order of the sanitary authority. The Medical Officer says, however, that :—"One of the greatest difficulties in the way of drastic action under Part II and the Public Health Act, is the fact that the closure of the houses concerned would mean financial ruin to certain thrifty people who, attracted by the relatively large return afforded while the houses remained open and occupied, and knowing nothing of the risk of owning such property, had invested their life savings in purchasing them. On the closure of the houses the income of these people ceased, and with regard to their indirect resources they were not in a position to obtain the means of rehabilitating them. Some steps ought to be taken to warn people and deter them from buying poor and decayed property, however large the immediate return from it."

The Worcester Town Council have been busy under Part II, but there have been objections to putting in a damp course to houses, and considerable opposition to the action of the committee from several agents and owners, one a member of the Council.

In London during the years 1903 to 1905 the average annual results of action under Part II were as follows :

	Houses represented.	Houses patched up.	Closing orders.	No action.
Eight Borough Councils ...	122	56	20	44

In the provinces during the years 1903 to 1905 the number of authorities taking action was about the same each year. Average annual results were :

Average number of Councils.	Average of population.	Average of houses represented.	Average houses patched up.	Average of closing orders.	Average of demolition orders.
41 County Boroughs	5,926,814	1,446	436	302	44
57 Boroughs ...	1,248,566	566	265	76	11
121 Urban Councils	2,004,723	1,295	774	146	16
186 Rural Councils	2,592,411	1,762	1,394	98	17
405	11,772,514	5,069	2,869	622	88

Several of the larger councils took proceedings under local Acts or under the Public Health Acts, and these are not included. On an average about 600 houses each year have been voluntarily demolished by the owners after being represented under the Act. The totals for the seven years ended 1905 were as follows :—Representations, 33,746 ; houses patched up, 17,210 ; closing orders, 4,220 ; demolition orders, 748.

It will be noted that the reported representations were more numerous in proportion to population in the rural districts than in the other districts, but the proportion of closing and demolition orders granted was much smaller, being less than 6 per cent.

BIRMINGHAM.

Birmingham is a city with a population of 528,181 persons, living in 109,942 tenements, half of which are of four rooms and under, while between 30,000 and 40,000 of these are of the back-to-back type. The census of 1901 showed that there were 53,936 persons living under conditions of overcrowding in tenements of four rooms and under. On the other hand, it was reported by the Housing Committee in 1903 that the number of void houses in that year was as follows :—859 at 4/- per week, 1,912 at 4/- to 5/6 per week, and 1,729 at 5/6 to 6/6 per week, or a total of 4,500 houses. Be this as it may (and the last-mentioned figures are hotly disputed by some of the working class leaders), it is obvious that in a town containing just 110,000 houses built in the early days of the great industrial development in England, there must inevitably be a large percentage of "unfit" dwellings which ought to be kept empty till they are rendered less dangerous to health and life. Large numbers of the houses are in mean streets and courts, described in the following words by Dr. H. Bagster Wilson, Medical Superintendent of the Birmingham Mission :—

> These streets, from which every suggestion of beauty has visibly departed till familiarity breeds a weary tolerance on the part of the observer who becomes accustomed to meanness, sordidness, decaying walls, patched windows, unhinged doors, nay, even to filthy and exposed public conveniences, and litter not only in every corner where the wind can drift it, but in the streets themselves, which form no little part of the nursery accommodation of the children swarming therein. Poor little mites, what other play-ground have they? I have seen them punched out and struck out, ill-clad, and munching at the last moment the crust of dry bread provided to sustain life and to produce Englishmen and Englishwomen of noblest physique, prepared to sing "Home, Sweet Home," and "Rule Brit*ann*yer!"

BIRMINGHAM.

Nos. 6 to 11 Bass Street.
Showing buildings obstructive to Court at rear.

Action under Part II

BIRMINGHAM. Nos. 6 to 11 Brass Street.
Showing obstructive building removed, houses renovated and Court opened to street.

BRASS STREET, BIRMINGHAM. Action under Part II.

Showing Court opened up to street by the removal of obstructive buildings, Nos. 8 and 9 Brass Street.

But what are these archways, these long, low tunnels, where you may tread a child down as daylight fails, and through which your bicycle can scarcely be pushed? You enter one with a house on your right and one on your left. You pass along. Where does that house finish? Go on. You emerge into a dirty square, and now there is a house right and left, but *behind* you! Therefore those four houses must be back to back; two have the street pavement for a back yard, and the other two have a part of the square. They are "back-to-back" houses, and the square is a "court." As if the air of our area were not fetid enough to start with, society compels our people to live in homes round which, and through which, a free circulation of such air as there is, is absolutely precluded by bricks and mortar. However saturated with effluvia the walls may be, though one or two sick children may sleep with the healthy, or a man, slowly going to pieces through consumption, with wife and two or three children (perhaps half grown up girls) though most of the births, must take place in one of the (usually two) bedrooms, and the downstairs room is occupied from morning to night for every purpose except the night's rest, and is often crowded—*there is no through ventilation!*

A large proportion live in tenements of three rooms, that is there is one common room for kitchen, sitting-room, nursery, parlour, the same room for meals, smoke room, dressing and undressing of children, preparation of home lessons, sewing, nursing a sick child downstairs, etc., etc. Where there are children, home life is at times intolerable except where high principle rules, and, in any case, there is almost no scope for the development of the æsthetic side of existence when a whole family lives, moves, and has its being within an enclosure the size of a butler's pantry.

It is pretty clear then that the *quality* of much of the existing accommodation is very bad, and although opinions are divided as to sufficiency or otherwise in *quantity*, the margin is obviously too narrow. In twenty-five streets, with a population of 9,878, there were 1,559 deaths in five years, or a mean death-rate of 31·6 per 1,000.

The following figures were published in 1903 by two of the leading workers in the Birmingham Medical Mission (Messrs. H. Bagster Wilson and George B. Wilson) relating to the Floodgate Street area at Birmingham.

The area consists of seventy-six acres, and has a population of about 7,000. The death-rate in the area was 32 per 1,000, as against 16 per 1,000 for the whole town. The infant mortality rate was 252 per 1,000 births, as against 157 per 1,000.

A medical mission treated in less than three years 1,146 cases of sickness, the greater proportion due to preventable causes. All the denizens of the area lived in a state of under-health or non-health.

Out of a population of under 7,000, the recipients of public or private charity numbered 2,500 in these proportions:

General Hospital	625 cases.
Workhouse Infirmary	150 ,,
Orders for Workhouse (half-year)	227 ,,
Orders for medical relief (half-year)	37 ,,
Orders for poor relief (half-year)	48 ,,
Cases treated by Medical Mission	280 ,,
At City Asylum	9 ,,
Children clothed	162 ,,
Children fed at school in winter	230 per day.
Convictions of all kinds	388 cases.
Complaints investigated by Society for Prevention of Cruelty to Children	21 ,,
Charity in money or goods	£500 a year.
Cost to the public, not less than	£10,000 ,,

In October, 1901, an unhealthy area in the parish of St. Lawrence, was "represented" by twelve ratepayers, under sec. 5, Part I of the Housing Act, 1890, and reported accordingly by the Medical Officer

of Health. After investigations by the Housing Committee it was decided in March, 1902, that as schemes under Part I had everywhere proved to be expensive, cumbrous, and subject to delays and hitches of all kinds, it would be preferable to deal with the area under sections 30 to 38 of Part II of the Housing Act 1890, by removing obstructive buildings, and either closing or securing the improvement and repair of unhealthy houses

The city of Hull had already done a great deal of work on these lines, for between June, 1898, and May, 1902, no less than 1,425 houses had been represented under Part II, and 362 buildings of various kinds demolished, on a total area of 16,861 square yards. Under the vigorous and able leadership of Councillor Nettlefold, the Birmingham Housing Committee have since followed up this policy, and have improved even upon the example of Hull. Between January, 1902, and December, 1906, no less than 3,303 houses were represented by the Medical Officer of Health under sections 31 and 38 of the Housing Act of 1890. The law with regard to this work will be found in the Housing Handbook (pp. 30-32, and App. 13 and 15), but it may be both interesting and instructive to give a few details as to the practical methods, the nature of the difficulties, and the general results. In the year 1904, Dr. Robinson, the Medical Officer of Health for Birmingham, described the kind of dwellings dealt with by the committee as follows :—

A large proportion of the houses are badly constructed, and have unhealthy surroundings. Most of these have damp floors in the lower rooms through the tiles being laid on the bare earth. The walls are damp from absence of any damp course, from defective brickwork and pointing, and from defective spouting. The woodwork is decayed and rotten from damp. The surfaces of the walls and ceilings are not smooth and hard, and therefore allow of the accumulation of dust and dirt. In many cases the filth of ages is accumulated above the lathing of the ceilings and behind skirting boards and wooden dados erected to hide damp.

In addition to the above, the environment of such houses is distinctly bad. In many there is insufficiency of daylight. In a large number there is no chance of getting a reasonable supply of fresh air, from the fact that the houses are built in crowded courts.

In many of these courtyards pan closets still exist. The stench from these, even when the pans are empty, pervades the courtyard, and can be smelled in the interior of the houses. These closets, like the houses, are of the cheapest and most slim construction. They are constantly getting out of repair. They are, like the yards, used by more than one house, and it is only reasonable to expect that one tenant will object to cleanse away filth made by another.

The method of procedure is clearly and fully described by Councillor Nettlefold in his recent report on "A Housing Policy," pp. 39-46. It is briefly as follows :—

1.—Houses are represented to the Housing Committee by the Medical Officer of Health as being unfit for habitation.

2.—Notices are served on the owners to make such houses fit.

The name and address of the owner have to be traced and notices served. This is often a very lengthy business ; owners of slum properties are not always anxious to disclose their names. In the case of obstructive buildings, the proceedings are also very tedious, so the Housing Act requires the co-operation of all the interests before the houses can be removed, and it is often necessary to deal with freeholder, lessee, sub-lessee, and mortgagee, before finally proceeding against any obstructive building.

3.—Owners are invited to interview the authorities before spending any money, so as to avoid useless expenditure through failing to know what was required of them.

Every endeavour is made to consider each case from the point of view of the property owner, as well as from that of the local authority. Negotiations are often delayed by the property changing hands once, twice, and sometimes even three times before some one is found willing to undertake the necessary repairs. Even then the negotiations often take a considerable time, after which the work itself has to be carried out.

Under the provisions of the Act, considerable time has to elapse after the notices have been served, to allow the owners an opportunity of taking action on their own account. In Birmingham it is usual to allow more than the statutory time to elapse, in consequence of a wish to this effect frequently expressed by the local magistrates. Specifications of work to be done are supplied when asked for.

4.—If negotiations with the owner fail, legal proceedings are taken and closing orders are applied for.

When closing orders are granted progress is greatly helped, but when adjournments are allowed great difficulty is experienced in getting the necessary repairs promptly and efficiently executed.

There are other houses and courts where repairs have been executed by property owners themselves, not under the supervision of the Corporation, but under adjournments granted, in spite of the strongest and clearest evidence given by well-known authorities of the highest possible standing. Work done under these adjournments has not been done thoroughly, and has brought discredit on the Birmingham Corporation in the minds of those who thought it had been supervised by the Housing Department. That is not all. Repairs done under adjournments invariably cost the property-owner more in the long run than repairs done under the supervision of the Housing Department. There is, therefore, the double disadvantage of work badly done and greater expense to the individuals concerned.

The following are instances of houses repaired under adjournments where the work has not been satisfactory done :—

No. 41, Clarkson Street	Adjourned eight times before house was repaired. Work unsatisfactory.
No. 51 Court, Summer Lane	Six adjournments. Work unsatisfactory, and yard unpaved.
No. 1 Court, Banbury Street	Five adjournments. Work unsatisfactory.
No. 27 Court, Hatchett Street	Four adjournments.
Nos. 6, 7, and 8 Courts, Cecil Street ...	Six adjournments.
No. 14 Court, New John Street	Four adjournments.

Each adjournment puts extra and unnecessary expense on the ratepayers.

The following statement by Councillor Nettlefold of work done is well worthy of consideration.

Work done by the Birmingham City Council Housing Department from January, 1902, to December, 1906 :—

Houses represented as unfit for habitation	3,303
Houses rendered habitable	1,203
Houses undergoing repairs	312
Houses demolished	520
Notices unexpired	1,268
Closing orders obtained	923

BEFORE.

BIRMINGHAM.

Court, back of 294 Summer Lane.
Showing cramped, confined, and Insanitary Court before work of repair was commenced.

Action under Part II.

AFTER.

BIRMINGHAM.

Court, back of 204 Summer Lane.
Showing houses in Court repaired, and outhouses and obstructive buildings removed.

Action under Part II.

In addition to the 1,203 houses rendered habitable, 267 have been repaired without notices. In every case the pan closets have been converted into w.c.'s, with new drains, the latter being provided with inspection chambers, intercepting traps, vent shafts, etc., which in some cases incurs a considerable expense to the owners.

Of the 1,268 outstanding, 318 are awaiting the statutory time limit (including three months suggested by the Justices), and in 189 cases proceedings are being taken for demolition. This work has cost the Corporation nothing beyond small legal charges. In the remaining 761 cases negotiations are proceeding for the removal of obstructive buildings, etc.

Fifty-six courts have been opened to their respective streets by the removal of 94 houses, at a cost to the Corporation of £3,132 5s., and at a cost to the owners, including repairs done to houses in the courts, of approximately £30,000, showing an expenditure by the owners of nearly £10 for every £1 spent by the Corporation.

These figures apply exclusively to courts that have been opened out by the removal of obstructive buildings.

Numerous properties have been repaired and reconstructed according to the Committee's specifications, and under the supervision of their inspector, at a cost to the owner varying from £200 to £1,400 per property, without any expenditure by the Corporation.

The photographs of courts herewith, showing what they were before being dealt with by the Housing Committee, and also the present conditions of the same courts, will be interesting and instructive.

The objections urged against extending this procedure on a large scale are :—

(*a*) That it forces up rents by amounts variously estimated at 6d. to 1/- per week.

(*b*) That the number of bad houses is so great that the process of selection can only be arbitrary.

(*c*) That it inflicts great financial losses on persons ill able to afford them, especially in the case of those who have acquired the short unexpired period of a lease.

(*d*) That in a few years the property will be bad again, and that in the meantime the site, surroundings, and structure are so saturated with deleterious matter that even completely renovated houses cannot be really healthy without demolition.

A more serious objection, however, is that in the present state of the law the magistrates will not enforce really adequate improvement of the dwellings. The Birmingham bench of magistrates, for example, had to deal with a case in which the *minimum* requirements of the Committee were as follows :—

(1) All decayed and loose tiles to be taken out and roofs repaired ; (2) vent shafts to be fixed to the drain at the building line ; (3) sanitary sinks and water service to be provided at each house, with 4-inch gullies to take the discharge ; (4) new casement windows to be provided to bedrooms where necessary, and at least one-half of the window area to be made to open ; (5) ventilated food cupboards or pantries to be placed in four of the houses where they are not already provided.

The case came before the court twice, and it was alleged that the owner had gone on with repairs to the houses without consulting the authorities, and that, in their opinion, the work was very badly done, and amounted to nothing more than slum-patching. On the suggestion of the Bench a note was then given to defendant setting forth the committee's requirements. A difference of opinion arose on the five points insisted on, and the committee were prepared to say that unless they were carried out the houses were unfit for human habitation, but they left the case in the hands of the Bench. If the justices decided that the requirements were unnecessary, then there would be an end of the matter.

Dr. Robertson, the City Medical Officer of Health, said he was of opinion that sinks and an inside water supply were absolutely necessary in town districts. Often the dirty habits of tenants were attributable to the fact that they had to go outside for water.

The owner's representative said they did not see their way to give in to the Housing Committee on the third requirement. They were strongly advised that sinks would spoil the property.

Evidence for the defence was given by an estate agent, who regarded sinks as objectionable additions to this class of property.

Eventually the Bench decided that the third requirement as to sinks and water service need not be carried out at the present moment, but a better outside water supply should be provided.

THE CAMBERWELL EXPERIMENT.

Reference to the Camberwell Experiment was made in the Handbook (p. 220), and as the scheme has been in operation five years, some idea can now be formed of its working and its lessons. Briefly stated, the experiment is an attempt on the part of the Metropolitan Borough of Camberwell to reconstruct and improve the Hollington Street insanitary area, consisting of nineteen streets, containing about 571 houses, by gradually acquiring the various leasehold and freehold interests in the property under Sec. 57 (2) of Part III of the Act of 1890, instead of making a scheme under Part I.

The original state of the district is thus described by Mr. Charles Book (Life and Labour of the People, Vol. 1, p. 273).

Of the bad patches the most hopeless is the block consisting of Hollington Street, Sultan Street, and a few more lying to the west of Camberwell Road. It is the despair of the clergy, who find it impossible to put any permanent social order into a body of people continually shifting, and as continually recruited by the incoming of fresh elements of evil or distress. Bad building, bad owning, mismanagement on the part of the Vestry, and apathy on the part of the Church, have each had their share in bringing about the condition of things which now demands and tasks the best united efforts of us all to put right. This block, as is so often the case when bad conditions triumph, is without thoroughfare . . . . and it would seem that no radical change can be made in its fortunes except by altering this.

Mr. George R. Sims also wrote in the *Daily Telegraph*:

I knew something of Hollington Street—its hopeless poor, its criminals, its haddock smokers, its human wreckage, and its environment in the old days. This, until recently, was one of the most hopeless districts of London. Here vice and poverty pigged side by side, nauseous trades which poisoned the atmosphere were carried on in dwelling houses; ruffianism was rampant and crime found a harbour of refuge.

Procedure.—The Housing Committee's plan which offered the best hopes of success, and the only possible means of providing the very poor with housing accommodation, at the low rents they are able to afford was :

1. To gradually purchase house property in the area by agreement, as opportunity offered.
2. To demolish the worst of the old houses, and rebuild good cottages or flats on the site.
3. To adapt and put other houses into sanitary repair, by expending on whitewashing and repairs what would be the landlord's profit over and above the return on capital outlay, which of course the Council would require to provide.
4. To let light and air into the narrowest and most shut-in streets by removing obstructive buildings and making new thoroughfares.
5. To remove nuisances from the yards, and to prevent filth accumulating on the surface of the street, by putting down easily cleaned asphalt.
6. To make the pavements wider and plant trees at the sides of the roads.
7. To continue to let the houses out to the poorest class of tenants at a very low rental, and under better sanitary conditions.
8. To endeavour to reduce sub-letting to a minimum, by making the Council as fas as possible direct landlord to every tenant, thus getting a higher rental return without any increase on the part of the tenants.

In pursuance of this policy the Council has acquired an interest of some kind or other in just 500 houses, at an average cost of about £100 for the freeholds and £160 for the leaseholds. The total loan expenditure on purchases so far has been about £60,000, and the amount spent on adaptation has been about £6,000, which works out at about £45 per house dealt with, or £6 10s. per room, thus bringing the total cost of each six-roomed house to £300 freehold or £50 per room.

It will readily be inferred from these figures that the Council has done only a minimum in the way of adaptation and structural repairs, and as most of the houses are very badly built it would be extremely difficult to do anything in the nature of really effective structural re-arrangement or improvement, except at a greater cost than building a new house. Hence the appearance of the adapted dwellings leaves a great deal to be desired, and the Council are somewhat reluctant to enforce strict rules as to cleanliness on the somewhat difficult class of tenants they have to manage. It can, however, be said for the social results of the scheme, that the Council are becoming the owners of the area without displacing the tenants, and that as regards surroundings and simple sanitary accommodation, the people are 30 per cent. better off without having their rents increased, while the frequent cleansing and the improved standard of sanitation—poor though it may be—is having its effect on other adjacent properties belonging to private landlords.

The Council has also widened the present footways of Crown, Hollington, and Sultan Streets, taking up the old paving and substituting asphalte for footways and roadways, and planting trees along the footpaths. Beckett Street, long notorious for its 10ft. roadway and insanitary houses, has now a roadway double the width and good sanitary houses have been built. Baily Street, a new 40ft. road, is nearly completed, and will open up the neighbourhood.

The houses on the north side of Beckett Street were so bad that they were demolished. They cost £1,050 for the leasehold and £1,700 for the freehold, and with £750 for the freehold of an adjoining block, a site was provided for the erection of four houses of six rooms and two sculleries, or 24 rooms and 8 sculleries, besides 18 flats of two rooms and a scullery, or a total of 60 rooms and 26 sculleries. The cost of building by direct labour was £3,403 or £57 per room, and 6·16 per foot cube.

Financial Results.—Assuming the cost of acquisition and subsequent adaptation or repair of the 571 houses to average £300 per house, the total cost of acquiring the area will be about £170,000.

The first purchase of property was made early in 1902, and during the first two years the accounts showed surplus balance in hand, owing to the fact that only a few loans had been taken up in respect of part of the purchases, and consequently only a small sum appeared for loan interest and redemption. Moreover, during the first year no expenditure was incurred out of revenue for repairs, these being capitalised and spread over five years. The following is a short summary of the accounts during the five years to 31st March, 1906:

Income.	£	s.	d.	Expenditure.	£	s.	d.
Gross Rental	16,210	3	6	*Working Expenses*—			
Less—				Rates, Taxes, Insurance and Water 3813 12 5			
Empties .. 1672 12 0				Repairs 15 per cent. on gross rents ... 2192 7 7			
Irrecoverable Arrears... 699 17 0				Repairs Fund 779 8 0			
Allowances 120 12 2				Management and Sundries 1153 13 1			
	2,493	1	2		7939	1	1
Total Income	13,717	2	4	*Loan charges*—			
Deficit ...	*1,589	0	11	Interest .. 2835 0 7			
				Repayment 2539 6 10			
					5374	7	5
				Ground Rents	1992	14	9
	£15,306	3	3		£15,306	3	3

*The deficits from previous years bring up the total to £4,470, and a rate of ½d. in the £ has been recommended to wipe this out, instead of keeping the amount in a suspense account until the gradual acquisition of the properties, and the expiration in 1909 of some temporary loans improves the finances and wipes out the deficit.

THE KENSINGTON EXPERIMENT.

The Notting Dale area of this royal borough adjoins the Shepherd's Bush terminus of the "Twopenny Tube," and has had a population of 4,000 living under sad conditions for years. The general death-rate was 49·5, and the infant death-rate during a period of five years reached the appaling figure of 454 per 1,000 births registered. With a view to retaining the tenants by avoiding an expensive demolition scheme under Part I, the Council decided to buy and adapt the dwellings in Kenley Street under Part III, sec. 59 (2) (3). Owing to the obstacles placed

by the existing law in the way of public bodies buying property at its market value, the first purchases were effected without publicity from a fund advanced on the personal responsibility of the Mayor. In this way the freehold ground rents of 28 houses in Kenley Street, ground leases with possession of six of these, a freehold at 16, Tobin, Street, and a leasehold ground rent of £20 per annum on five houses in Hesketh Place and Thomas Place were acquired at a total cost of £12,335. At first freehold ground rents, privately purchased, were £200 per house, but afterwards the Council had to pay £300 when it was known the Council was buying. The houses on the north side with four habitable rooms, were as a rule let at 16/- per week, nearly half the rooms being sublet by house farmers at rents as high, in some cases, as 1/- per night for a so called furnished room. In buying the leasehold and other interests there were, as a rule, two or three persons interested in a single property, whose solicitor's and surveyor's charges had to be paid. It was decided to remodel the 26 houses on the north side, which had two floors and no basements. The improvements comprised new floors, ceilings, and partitions, increased light and ventilation, with the addition of a separate scullery and sanitary convenience to each of the 52 tenements made out of the 26 houses, to some of which a new living room was added, making three-room tenements. The high yard wall of the houses was replaced by an iron railing ; new ranges, stoves, dressers, larders, and cupboards were also fitted.

This section of the scheme may be thus summarised :—Twenty-six houses adapted, providing 31 three-room suites and 21 two-room suites, at a cost of £8,159, or rather over £60 per room.

Two houses were pulled down and replaced by a three-storey house, containing six two-room dwellings, with scullery and lavatory complete, at a cost of £1,552 or £129 per room—far too high an amount.

The south side of Kenley Street being only 16ft. 7in. in depth, and with no space at the rear, the building line was brought forward, and six detached blocks, with 36 two-room dwellings costing £116 per room, were constructed. In the process of reconstruction of the area the road was widened by 4 feet, and 1,500 square feet added to Avondale Park adjoining.

The houses in Hesketh and Thomas Place were converted into 26 single room tenements, at £92 per room, making a total of 120 tenements with 245 rooms. Unfortunately, most of the old tenants have gone, only 84 out of 350 being rehoused on the area, the other tenants coming mainly from the surrounding neighbourhood. This experience emphasises the fact that the mojority of the really inveterate slum dwellers will escape living in dwellings where their sanitary standard of living is compulsorily raised, but even more where their method of getting a living is not exactly regular or reputable, as was the case with many of the old residents in the Notting Dale area.

The freeholds and leaseholds of the 50 houses with 200 rooms cost £23,045 ; law and other expenses £1,500 ; rebuilding, remodelling, repairs, and architects' fees £20,485. Total £45,030.

The financial aspect of the scheme is seen in the following estimates of income and expenditure :—

INCOME.

	£	s.	d.	£	s.	d.
8 single-room suites at 3/6	1	8	0			
18 single-room suites at 4/-	3	12	0			
18 two-room suites at 6/6	5	17	0			
42 two-room suites at 7/-	14	14	0			
12 three-room suites at 7/6	4	10	0			
19 three-room suites at 8/-	7	12	0			
Cottage, yard, etc., at 26/-	1	6	0			
	38	19	0			
Equal to per annum				2,025	8	0

EXPENDITURE.

	£	s.	d.	£	s.	d.
Fire Insurance ...		12	15	0		
Rates		340	0	0		
Taxes		63	0	0		
Water		45	0	0		
Caretaker		78	0	0		
Repairs, cleaning, etc.		150	0	0		
Loss of rent, two weeks		79	5	0		
Gas		36	0	0		
Contingencies ..		20	0	0		
Establishment charges		100	0	0		
					924	0 0
					1,101	8 0
Add freehold ground rent (until Christmas, 1929) ...					19	0 0
Net income ...					1,120	8 0

LOAN CHARGES.

£45,030 at 3½ per cent. ...	1,576	(Interest first year)
Annual instalment	750	(Assuming 60 years' loan)
	2,326	
	1,120	
	1,206	Estimated charge on rates to Christmas, 1929 (decreasing annually as loan is paid off by £26 5s.)

In 1929 the rack rents of the Hesketh Place and Thomas Place properties, estimated at some £285 per annum, will be receivable by the Council, which will thus reduce the charge by some £266 per annum.

It should also be noted that the ultimate net deficiency of (say) £940 per annum, will be almost met by the annual instalment of principal, and if the central government would treat Kensington as it treats Ireland in the matter of loan charges, they would only be £1,463 per annum, and the whole scheme would be practically self-supporting. At the same time reasonable alterations in the law and practice of slum buying and building would quite easily have reduced the capital outlay by 30 per cent., although even under present conditions, Kensington has paid too much for building its new dwellings.

CHAPTER III.

DWELLINGS BUILT BY LOCAL AUTHORITIES.

LATEST AVAILABLE STATISTICS.

The preparation of a fairly full and up-to-date record of the various municipal housing schemes throughout the country has made it necessary to adopt some method of stating the work done and the financial results in each case, which will give the essential information while keeping within the limits imposed by space. For this reason the main facts as to each housing scheme are put in tabular form for reference on the following pages, so that any person wishing to visit the municipal dwellings in various towns will find in the tables a sufficient guide in nearly every case as to the size of the town ; the locality of the houses ; the approximate date of erection ; the number and kind of dwellings built ; the area of the site ; the cost or housing valuation of the land ; the cost of roads and sewers ; the cost of building per house and per room, with full particulars as to the weekly rents charged to the occupiers.

In order to show the extent and character of municipal housing during the last five years, since the publication of the Housing Handbook, the additional or newly included dwellings have been marked in the tables with an asterisk. It has been a work of considerable difficulty in some cases to get accurate official particulars sufficiently complete to supply the necessary information on each point, but it is believed that the various tables include 99 per cent. of the municipal dwellings built under the Housing of the Working Classes Acts up to the end of the year 1906.

A close examination therefore of these tables will furnish students of the housing question, whatever their point of view may be, with some useful data for assisting them to arrive at fairly reliable conclusions on a number of vital points connected with the solution of this great and intricate problem.

A summary of some of the principal features of the work done may, however, also be useful to all concerned, and the following figures, which are as substantially accurate as it is possible to get them, can in nearly every case be corrected by reference to the tables themselves.

ACTION UNDER PART III.

Appended are particulars as to the number of Councils that have adopted Part III, the amount of loans granted, the usual loan periods, and the names of certain Councils who have adopted the Act, but as to whom the available details are not complete.

Part III has been adopted by the London County Council, 12 Metropolitan Borough Councils, 28 County Borough and 41 Town Councils, 49 Urban District Councils and 12 Rural District Councils, or a total of 142 Councils.

During the years 1890-1905 loans were sanctioned under Part III for about £2,000,000 as follows:—

	£		£
5 Rural District Councils ...	10,300	16 Non-County Boroughs..	182,551
40 Urban District Councils...	512,305	25 County Boroughs ...	1,223,345

Before 1903 about 85 per cent. of these loans were for periods of 40 years and under.

Under the Act passed in 1903 loans may now be granted for 80 years, so that 80 years is the normal period in respect of the land, and 60 years in respect of the buildings. In 1905 the periods were as follows: 80 years, 25 per cent.; 60 years, 20 per cent.; 55 years, 28 per cent.; 48 to 52 years, 13 per cent.; under 40 years, 14 per cent.

The following districts, not otherwise mentioned, have adopted Part III of the Housing of the Working Classes Act, 1890:—

Abercarn U.D.C.	Ebbw Vale U.D.C.	Ossett T.C.
Annfield Plain U.D.C.	East Grinstead R.D.C.	Panteg U.D.C.
Ashton-under-Lyne T.C.	Greenford U.D.C.	Quarry Bank U.D.C.
Basingstoke T.C.	Hanley T.C.	South Molton T.C.
Bedlington U.D.C.	Hertford T.C.	Stockton-on-Tees T.C.
Bedwellty U.D.C.	Ham U.D.C.	Selby U.D.C.
Blaydon-on-Tyne U.D.C.	Hanwell U.D.C.	Spalding R.D.C.
Blackburn C.B.	Hartlepool T.C.	Stourbridge U.D.C.
Bonsall U.D.C.	Lancaster T.C.	Tamworth T.C.
Brynmaur U.D.C.	Lichfield T.C.	Tunbridge Wells T.C.
Cardiff C.B.	Marlborough T.C.	Tunstall U.D.C.
Cheltenham T.C.	Morpeth T.C.	Twickenham U.D.C.
Consett U.D.C.	Nantyglo & Blaina U.D.C.	Wimbledon T.C.
Coventry C.B.	Nantwich U.D.C.	
Dawlish U.D.C.	Newport (Mon.) C.B.	

The following Councils have adopted Part III, and have borrowed money to begin schemes for building cottages:—

Name of Council.	Amount borrowed.	Purpose of loan.
Alnwick U.D.C. ...	16,620 ...	Land and buildings.
Bodmin T.C. ...	— ...	—
Brentwood U.D.C. ...	6,000 ...	Land and buildings.
Chiswick U.D.C. ..	— ...	—
Dudley C.B. ...	— ...	Land.
Edmonton U.D.C. ...	— ...	Land for 86 cottages.
Hendon U.D.C. ...	1,255 ...	Land.
Malpas R.D.C. ...	2,500 ...	Land and cottages.
Rotherham T.C. ...	11,427 ...	Land.
Wood Green U.D.C. ..	3,300 ...	Site.
Workington T.C. ...	3,315 ...	Land and 18 cottages.

The municipal dwellings erected include common lodging houses, block dwellings, tenement houses, cottage flats, and cottages. Appended are details as to number, cost, and financial working of the municipal lodging houses brought up to date (cf. pp. 62-66 Housing Handbook).

MUNICIPAL LODGING HOUSES.

Town.	Beds.	Total cost.	Cost of building and furnishing per head.	Charge per Night.
		£	£	
Aberdeen	252	18,363	61	5d.
*Belfast (1902)	222	12,310	55	6d.
Croydon	84 men 17 women	7,435	71	men 6d, women 5d.
Darwen (1898)	110 men 20 women	7,920	61	5d.
Glasgow—seven (1871-79)	2,166 men 248 women	107,000	39	3½d. and 4½d.
Huddersfield (1880) ...	163 men 12 women 10 double	7,500	38	3d. and 5d. 5d. 6d.
Lancaster (1896) ...	99	750	Adapted.	4d.
Leith (1894)	200	8,833	41	5d.
London—				
Parker St., Drury Lane	345	22,816	66	6d.
*Carrington House ...	802	54,885	68	6d.
*Bruce House	699	49,600	70	6d. and 7d.
Manchester (1899) ...	363	26,148	65	6d., or 3/- week.
Salford (1894)	285	16,880	51	6d. or 2s. 9d. week
Southampton (1899) ..	181	15,837	87	6d.

* Built since the publication of the Housing Handbook.

Town.	Receipts.	Expenses.	Details of Expenses.				
			Interest on Loans.	Repayment of Loans.	Working Expenses.	Repairs &c.	Rates, Taxes, and Insurance.
	£	£	£	£	£	£	£
Aberdeen (2 years)	1,865	1,937	783	inclusive	1,155	incl'sive	—
Belfast (1 year) ...	1,713	1,730	279	168	584	607	92
Darwen (1 year) ...	497	990	225	217	470	19	59
Huddersfield (2 y'rs)	982	919	125	—	592	117	86
Lancaster (4 years)	424	474	100	—	308	54	18
Leith (3 years) ...	1,465	1,180	177	200	575	122	106
London—							
Parker Street ...	2,942	2,844	655	196	1,422	230	341
Carrington House	4,967	3,768	1,740	357	2,440	600	728
Manchester (4 years)	3,890	4,324	—	—	2,030	450	272
Salford (3 years) ...	2,075	2,621	460	336	1,314	305	223

The seven Glasgow lodging houses show receipts £13,282, working expenses £9,237, net return £4,045, equal to £3 10s. 9d. per cent. on the original capital outlay.

Other lodging houses have been or are being provided at Blackburn, Bury, Paisley, and Perth.

Glasgow Municipal Family Home.—The charges have been modified as follows :—

Widower and one child	... ...	7s. 4d. per week.
,, two children	... ...	8s. 8d. ,,
,, three ,,	... ...	9s. 6d. ,,
,, four ,,	... ...	11s. 6d. ,,
,, five ,,	... ...	13s. 6d. ,,

These charges include lodging for men and board and lodging for children. The tariff for board for adults is, breakfast, 2½d. ; dinner, 4d. ; tea, 3d. Nurses are provided without any extra charge.

The average daily number of inmates of the Home, computed for a period of three months in 1905, was 240, and this may be taken as roughly representing a general average.

The average income for three years was about £3,000, and the average expenditure was about £3,300.

SUMMARY OF TABLES.

The total number of dwellings of all kinds dealt with in the tables is as follows :—

12,165 block dwellings,	with 27,523	rooms.
2,507 tenement houses	,, 6,068	,,
2,004 cottage flats	,, 5 747	,,
3,830 cottages	,, 17,611	,,
Total 20,506 dwellings	,, 56,949	,,

The number of rooms per dwelling is as follows :—

	One room.	Two rooms.	Three rooms.	Four rooms.	Five rooms.	More than five rooms.
Dwellings ...	1,740	8,048	5,306	2,796	1,940	676

The rents of these dwellings are as follows :—

At or under 3/- per week.	4/-	5/-	6/-	7/-	Over 7/-
1,498	1,664	2,939	4,312	4,011	6,082

BLOCK DWELLINGS.

The following table gives particulars of 12,165 block dwellings, with 27,523 rooms, of which 5,900 dwellings, with 13,707 rooms, or *nearly half, represent the additional dwellings* since the publication of the "Housing Handbook" in 1903. The *additional* dwellings are divided as follows :—

	Dwellings.	Total Number of Rooms.	Number of Dwellings containing					
			One Room	Two Rooms	Three Rooms	Four Rooms	Five Rooms	Shops
London County Council	3,300	8,726	82	1501	1364	215	138	111
Metropolitan Boroughs	1,241	2,926	126	617	426	72	...	...
Scotland	915	1,547	337	529	44	5	...	54
Ireland	444	508	380	64	...	...	...	16
	5,900	13,707	925	2,711	1834	292	138	181

It will be seen that more than three-fourths of these dwellings and four-fifths of the rooms have been built in London. The London County Council has doubled its previous figures, and the Metropolitan Borough Councils have entered into the field very largely. Very few additional block dwellings have been built in English provincial towns. As compared with the 6,265 earlier block dwellings with 13,816 rooms, dealt with in the Housing Handbook, the additional dwellings everywhere showed a tendency to contain a larger number of rooms per dwelling, the percentage being :—

	One room.	Two rooms.	Three rooms.	Four rooms and over.
Earlier dwellings up to 1902 ...	12	60	25	4
Additional dwellings, 1902-1907	7	46	31	7

Cost of Sites.—There has been considerable difficulty in getting at the actual cost of sites in the case of individual blocks of dwellings, inasmuch as it has been the custom in England and in some parts of Scotland to write down the site cost to what is known as the "housing valuation," which varies from £2,000 to £4,000 per acre. It may, however, be said that as compared with earlier schemes there is little variation in the actual cost of the sites, most of which are adjacent to or form part of slum areas that have been bought under the various Housing Acts.

The London County Council bought 35¼ acres of slums under Part I at a cost of £910,000, and 4¾ acres under Part II at a cost of £90,000, or a total of 40 acres for £1,000,000, so that the site cost may be averaged at £25,000 per acre, though it varied from £10,000 to £70,000 per acre. In the case of 40 per cent. of the dwellings with 5,300 rooms built in central districts, the cost of site was £720,000 or £136 per room.

The Metropolitan Borough Councils erected about 2,000 rooms on 26,000 square yards, costing about £104,000, equivalent to £4 per square yard or £52 per room

In Glasgow the cost of sites has varied from £1 10s. to £7 per square yard, and the cost per room, including the portions of the site used for roads, has come to about £100.

In Edinburgh the site of 827 rooms cost £62,231 or £75 per room.

In Manchester the cost has been from £13,000 to £32,000 per acre, or £40 to £100 per room.

Cost of Building.—The cost of building has varied from £70 to £140 per room, the latter figure being generally due to the excessive cost of foundations in the shape of concrete piers, arches, and piles. Four-fifths of the dwellings have cost between £80 and £110 per room, the percentages being as follows :—

Per cent.	£	Per cent.	£
7 under	70	23 under ...	110
13 „	80	3 „ ...	120
20 „	90	4 over	120
30 „	100		

The average building cost per room in London County Council dwellings has been reduced from £102 to £92, or a decrease of 10 per cent. The comparative percentages of cost per room have been as follows :—

Cost.	Percentage up to 1902.	Percentage 1902 to 1907.
Under £80	5 ...	... 40
£80 to £100 ...	37 ...	... 50
£100 to £110 ...	50 ...	... 8
£110 to £140 ...	8 ...	... 2
	100	100

In the case of the Metropolitan Borough Councils the cost of building has been—

50 per cent. under £90 per room.
25 „ between £90 and £110 per room.
25 „ over £110 per room.

In Edinburgh 827 rooms cost £77,731, or an average of £94 per room. In Glasgow the cost, including roads, has been about £100 per room. In Sheffield the cost of recent block dwellings has been about £91 per room.

Rents of municipal block dwellings continue at about the same average amounts, viz. : London County Council 3/1, Scotland 2/3, and provincial block dwellings in England and Wales about 2/1 per room per week, but owing to the increase in the average size of the dwellings there are a larger proportion of London block dwellings let at rents over 1/- per day—two-thirds of them being at rents of from 7/- to 10/- per week, and one-third under 7/- per week.

Taking the country as a whole the percentages of block dwellings at various rents are as follows :—

	Per dwelling.				
Rents ...	Up to 4/-	5/- to 6/-	7/- to 8/-	9/- to 10/	Over 10/-
Percentage of Dwellings ...	27	22	32	14	5

Most of the high rents are in London, and in the main it may be said that a week's wages are required to pay a month's rent in municipal block dwellings, except in Scotland, where the workman pays a smaller part of his income for house room than the English workman, by the simple expedient of accepting a smaller number of rooms in his dwelling.

Area of Site—Rooms to the Acre.—So far as can be ascertained, the area of site and the number of rooms to the acre in typical estates are as follows :—

	Area of Site per room.	Number of rooms per acre.
London County Council ...	20	240
Metropolitan Boroughs ...	16	300
Edinburgh	30	165
English Provincial Towns ...	14	345

It is probable that the differences are accounted for by the extent to which new roads have been taken out of the available area, and not reckoned as part of the site.

BLOCK DWELLINGS ERECTED BY LARGE CITIES.

Name of Council, Date of Erection, and Situation.	No.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Site.	Cost of Site.	Cost per Room.
				£		£	£
Dublin							
Montgomery St. and Purdon St.	380	One	2/0 to 3/3	Total Cost 70,000	—	—	133
	64	Two	3/6 to 4/6				
	16	Shops	12/6				
Scotland, Part I.							
Edinburgh							
(1897) High School Yard - -	24	One	2/7	12,680 inclusive	1310	†14,520 per acre.	
	32	Two	3/6 to 4/3				
(1898) Tynecastle -	24	One	2/0 to 2/6	9,800 inclusive	2758		
	40	Two	3/6 to 4/0				
(1900) Cowgate -	8	One	2/7	17,000 inclusive	8740	—	
	97	Two	3/8 to 4/3				
✶Portsburgh Square 1901 - -	49	One	2/0 to 3/0	6,900 inclusive	1176	—	94
	12	Two	3/6				
✶Bedford Crescent. 1902 - -	34	One	2/6 to 2/11	18,330 inclusive	4840	—	120
	53	Two	3/10 to 5/0				
	4	Three	—	—	—	—	—
✶Potter Row, 1903	19	One	2/11 to 3/2	5,525 inclusive	1228	—	128
	12	Two	3/10				
✶Pipe Street, 1904	38	One	2/0 to 3/1	9,100 inclusive	2896	—	97
	28	Two	3/0 to 5/0				
✶Greenside, 1904 -	58	One	1/9 to 2/9		—	—	—
	64	Two	3/0 to 3/10				
Glasgow	431	One	2/0 to 2/9	373,565 inclusive	—	£1 10s. to £6 10s. per sq. yard.	126 I
Glasgow Improvements Acts.	921	Two	3/2 to 5/2				
	152	Three	5/9 to 7/0				
	11	Four	——				
	187	Shops	——				
✶Additional Dwellings in four years 1903-6 - -	139	One	2/0 to 3/0	86,400	—	—	
	360	Two	3/2 to 5/2				
	40	Three	5/9 to 7/0				
	5	Four	—				
	54	Shops	—				
Eng'and.							
London County Council, 1893-1901.	81	One	3/6 to 5/0	789,000	38 acres	136,000* †about £ 1000000	£81 to £138 for Building.
	1530	Two	4/0 to 8/6				
	1188	Three	6/0 to 10/6				
	217	Four	7/0 to 13/0				
	7	Five	12/0 to 13/0				
	3	Six	14/0 to 14/6				
	133	Shops, etc.					
✶Additional Dwellings in four years (see special London tables)	82	One	3/6 to 5/0				70 B to 140 B average 90 B
	1501	Two	4/6 to 8/6				
	1364	Three	6/6 to 15/0				
	215	Four	8/0 to 13/0				
	138	Five	9/6 to 13/0				
	111	Work-shops, etc.					

BLOCK DWELLINGS ERECTED BY LARGE CITIES.—*Continued.*

Name of Council, Date of Erection, and Situation.	No.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Site.	Cost of Site.	Cost per Room.
				£		£	£
London Boroughs Bermondsey - Chelsea - Hammersmith - Shoreditch - S. Marylebone - S. Pancras - Stepney - Westminster - (See special London tables)	126 617 426 47	One Two Three Four	3/6 to 5/0 4/6 to 8/6 5/6 to 12/0 6/6 to 12/6	—	—	—	65 B to 128 B aver-age 92 B
Liverpool *Artizans' and Labourers', etc., Dwellings Acts.*	75	Two	2/6 to 3/6	14,756	3,290	*£2,961 *18/0 sq. yard.	50 B
(1869) St. Martin's Cottages -	38 16	Three Four	3/6 to 4/9 4/9 to 5/6				
(1885) Victoria Sq.	21 164 86	One Two Three	1/9 3/0 to 4/6 4/9 to 5/6	57,952	9,000	*10,125 (22/6 sq. yard).	91 B 15 S 106
(1890) Juvenal St.	45 54 2	One Two Three	2/0 to 2/9 3/6 to 5/0 5/6	13,121	2,537	*3,045 (24/0 sq. yard).	81 B 19 S 100
Manchester *Part I.*	48	One	2/6 to 3/0	60,577	7,779	*5,585	116 B
(1894) Oldham Rd. (No. 2 Block)	237	Two	3/6 to 5/0			(†97,481)	11 S 127
(1894) Pollard St.	5 130	One Two	2/6 3/0 to 4/0	26,220	3,383	*1,691 (†9,546)	98 B 6 S 104
Nottingham *Artizans' and Labourers' etc., Dwellings Acts.* (1875) Victoria Dwellings -	16 14 25 15 12	Bedrooms One½ Two½ Three½ Four½	1/3 2/3 to 2/6 2/9 to 4/6 3/6 to 4/0 5/0	14,000	—	—	81 B

* *Nominal Housing Valuation.* † *Actual Cost of Land.*

I *Inclusive of Building and Site.* B *Building.* S *Site.*

✶ *Denotes additional dwellings not given in Housing Handbook and mostly built during the last five years.*

TENEMENT DWELLINGS.

The following table gives details of 2,507 tenement dwellings, containing 6,068 rooms, of which 1,655 dwellings with 4,318 rooms, or nearly two-thirds represent the *additional dwellings* constructed 1902-1907. They are divided as follows :—

	One room.	Two rooms.	Three rooms.	Four rooms.	Five rooms.
Up to 1902 ...	56	514	206	12	—
1902-1907 ...	143	595	745	150	42
Total ...	199	1,109	931	162	42

It will be noticed that the average size of the tenement dwelling tends to increase, and that the greatest increase is in the dwellings with three rooms.

Sites.—The sites vary in area from 18 to 24 square yards per room, and average 21 square yards per room at an average cost of £4 per square yard or £84 per room. The housing valuation averages from 12/6 to 13/- per square yard, that is £12 10s. to £13 per room in Liverpool, and 10/- per yard or £11 to £12 per room in Manchester.

Cost of Building.—The cost of building the additional dwellings which has been less than that of the earlier dwellings has amounted to £300,000 for 4,318 rooms, or an average of £70 per room.

The comparative percentages are as follows :—

	Under £60 per room.	£60 to £70 per room.	£70 to £80 per room.	£80 to £100 per room.
Up to 1902	10	40	10	40
1902—1907	8	65	12	18

Rents.—The average rent of the new dwellings has been at the rate of 1/10 per room, and they are let as follows :—

At (or under) per dwelling ...	3/-	4/-	5/-	6/-	7/-	over 7/-
	443	434	597	116	58	7

The comparative percentages are as follows :—

	Per dwelling.				
	Under 3/-	4/-	5/-	6/-	over 6/-
Up to 1902 ...	14	38	33	12	3
1902-1907 ...	27	26	37	7	3

TENEMENT HOUSES ERECTED.

Name of Council, Date of Erection, and Situation.	No.	Rooms.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site.	Cost per Room.
				£		£	£
Aberdeen	32	One	2/0	15,209	2¼	2,700	70 B
8 houses, 71 tenants	16	Two	3/0		acres.		12 S
	24	Two	3/6				82
	14	One	2/0	—	—	—	
*6 additional houses	30	Two	3/0				
with 56 tenements	12	Three	3/6				
Birkenhead	2	One	2/6	7,372	—	767 S, 1,060 R	71 B
*Mason Street	18	Two	4/0				17 S
	22	Three	4/6				88
Getley Street	20	Two	3/0 to 4/6	4,194	—	659 S, 254 R	65 B
	8	Three	5/0				15 S
							80
Devonport	23	Two	5/0 to 5/6	7,793	2,730	—	74 B
(1901) James Street	16	Three	6/6 to 6/9		sq.yds.		
	3	Four	7/6				
*Ordnance Street	43	Two	5/0 to 5/6	14,314	2,730	4,929	98 B
	20	Three	6/6 to 6/9				32 S
							130
Leicester	18	Two½	3/0 to 4/1½	6,758	2,689	1,232	62 B
(1900)	24	Three½	4/0 to 5/1½		sq.yds.		12 S
							74
Liverpool	60	Two	2/3 to 2/9	7,687	3,048	1,828	44 B
(1897)	26	Two	3/6		sq.yds.		10 S
Gildart's Gardens	2	Three	4/6				54
(1901) Dryden and	160	Two	3/0 to 4/0	26,554	5,943	3,633	67 B
Rachel Streets	16	Three	4/6				11 S
	6	Four	5/6				78
*Gildart's Gardens	31	One	2/0 to 2/6	24,462	5,955	3,574	
(additional)	22	Two	2/9 to 3/6				70 B
	79	Three	4/0 to 4/6				10 S
	9	Four	4/6 to 5/3				80
*(1902) Kempston	38	Two	3/3 to 3/6	17,425	3,810	Subject to annual Rent Charge.	83 B
Street	30	Three	5/0				
	11	Four	5/0				

TENEMENT HOUSES ERECTED.—*Continued.*

Name of Council, Date of Erection, and Situation.	No.	Rooms.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site.	Cost per Room.
				£		£	£
Liverpool (*Continued*)							
*(1903) Kew Street	70	Two	2/9 to 3/6	19,884	3,897	*2,338	70 B
	34	Three	3/9 to 4/6				8 S
	10	Four	5/0				78
*(1902-3) Adlington Street area	48	One	2/3 to 2/9	42,031	10,363	*6,217 (approx.)	63 B
	70	Two	2/9 to 4/0				9 S
	135	Three	4/0 to 5/0				72
	18	Four	4/6 to 6/0				
*(1904) Stanhope Cottages	12	Four	4/6 to 5/3	12,259	2,840	*b* 4,265	74 B
	20	Three	4/0 to 4/6				26 S
	8	Two	2/9 to 3/6				100
	20	One	1/9 to 2/6				
*(1904) Mill Street	15	Four	4/9 to 5/6	11,895	2,305	*b* 2,766	87 B
	15	Three	3/9 to 4/6				20 S
	6	Two	2/9 to 3/6				107
	19	One	1/9 to 2/6				
*(1904) Hornby St.	50	Two	2/9 to 3/6	58,661 *c*	17,857	*10,710	65 B
	68	Three	4/0 to 4/6				12
	20	Four	4/6 to 5/3				77
*(1906) Hornby St.	9	One	1/9 to 2/6				
	64	Two	2/9 to 3/6				
	101	Three	4/0 to 4/6				
	18	Four	4/6 to 5/3				
*(1905) Clive Street and *Shelley Street	30	Two	2/9 to 3/6	18,574	3,960	*2,376	79 B
	42	Three	3/9 to 4/6				10 S
	12	Four	4/9 to 5/6				89
*(1905) Eldon St. (concrete tenements)	12	Three	3/9 to 4/6	4,072	413	*247	113 B
							4
							117
*(1905-6) Upper Mann Street	46	Two	2/9 to 3/6	18,307	5,020	3,012	76 B
	21	Three	3/6 to 4/6				13 S
	21	Four	4/9 to 5/6				90 B
Manchester (1899) Pott Street (Three storey)	36	Two	4/3 to 4/6	17,941	3,914 sq.yds.	1,957 (†14,621)	9 S
	39	Three	5/0 to 5/6				99
	3	Four	6/0 to 6/3				
Chester Street (Two storey)	36	Two	4/6	14,801	4,554 sq.yds.	2,277 (†15,141)	82 B
	36	Three	5/9 to 6/0				12 S
							94

TENEMENT HOUSES ERECTED.—*Continued.*

Name of Council, Date of Erection, and Situation.	No.	Rooms.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site.	Cost per Room.
				£		£	£
Manchester (*Continued*)							
Sanitary Street	16	One	3/0	Each 83			
	32	Two	4/6	,, 166	4,880	2,440	83 B
	16	Three	5/9	,, 249		(†27,486)	18 S
							101
✶Rochdale Road -	32	Two	4/6	} 11,981	2,444	1,225	75 B
	32	Three	5/4				8 S
							83
✶**Norwich**	6	Two	2/0	} 1,800	700 yards	—	55 B
	3	Three	2/6				
	3	Four	3/c				
Plymouth (1898)	19	Three	4/0 to 5/0	—	—	—	—
Salford (1898) Queen St.	69	Two	4/6	11,730	2,968	†11,762	85 B
							86 S
							171
Sheffield (1901) Croft's area	8	One	3/0	26,700	5,071	5,440	91 B
	62	Two	5/0			(†27,200)	19 S
	54	Three	6/0				110
✶Snig Hill (dwellings over shops) -	17	Three	4/6 to 4/9	—	2526	—	—
	1	Four	5/9				
	10	Five	6/0 to 6/3				
	16	Six	6/6 to 8/0				
✶Westbar - -	2	Five	6/0	637	—	—	64 B
✶Gibraltar Street -	8	Five	6/6	1,600	—	—	
✶Kelvin Buildings -	6	Five	6/6	2,040	600	—	68 B
✶Whitehouse -	8	Five	6/6	2,300	730	—	58 B
✶**Wolverh'mpton**	60	Two and Three	2/6 to 3/0	5,032	3,970	546	42 B

c Including Four Shops and Coal Yard. * *Housing Valuation.*

† *Actual cost of land.*

✶ *Denotes additional dwellings not given in Housing Handbook and mostly built during the last five years.*

COTTAGE FLATS.

The following table gives particulars of 2 004 cottage flats, with 5,747 rooms, of which 1,423 rooms, or more than two-thirds are *additional dwellings*. They are divided as follows :—

	Dwellings.	Total Rooms.	One Room.	Two Rooms.	Three Rooms.	Four rooms and over.
Up to 1902 ...	581	1,780	—	141	262	178
1902-1907 ...	1,423	3,967	79	487	509	348
Total ...	2,004	5,747	79	628	771	526

These dwellings show no tendency to increase in size, but two-thirds of them are of two or three rooms.

The greater number of these dwellings are to be found at Battersea, Dublin, East Ham, and West Ham.

Sites.—The average site area is from 29 to 30 square yards per room, equivalent to 160 rooms to the acre, and the actual cost of the land is in nearly every instance charged to the scheme, the amount varying from £8 10s. to £13 10s. per room, or from 5/- to 9/- per square yard.

Cost of Building.—The average cost of building varied from £40 to £80, and average about £70 per room. The comparative figures are as follows :—

	Dwellings.	Under £50 per room.	Under £60 per room.	Under £70 per room.	Under £80 per room.	Over £80 per room.
Up to 1902 ...	581	—	100	325	54	102
1902-1907 ...	1,423	180	12	303	383	545
Total ...	2,004	180	112	628	437	647

It will be seen that the later cottage flats have cost rather more to build than the earlier ones. This is mainly accounted for by the fact that they have been built in or near the London area and the city of Dublin, and other districts where the cost of building is very high.

Rents.—The average rent of cottage flats is about 2/3 per room per week, and the comparative rents are as follows :—

	At or under		Per dwelling.			Over
	3/-	4/-	5/-	6/-	7/-	7/-
Up to 1902 ...	54	53	127	139	85	123
1902-1907 ...	185	100	211	107	374	446
Total ...	239	153	338	246	459	569

COTTAGE FLATS ERECTED.

Name of Council.	No.	Rooms in each.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£	sq.yds.	£	£
*Battersea	8	Two	6/6				85 B
Pop. 168,907	166	Three	7/6 to 8/6		...		to
	146	Four	10/0 to 10/6				114 B
Birmingham	24	Two	3/0	10,100	4,030	1,007	62 B
(C.B.) Milk Street	28	Three	4/6	including	...		6 S
	5	Three	5/6	roads.			
	4	Four	5/0 to 11/0				68
Brentford	14	Two½	5/0	395	1,733	960	66 B
(U.D.C.)	14	Three½	6/0	double			11 S
Pop. 15,163				flat.			
Starnage Road							77
Carlisle	30	Two	3/0	5,333	2,100	667	60 B
Pop. 48,000 (T.C.)	10	Three	4/0				
*Dublin							
Benburb Street	65	One	1/6 to 2/0	Total			
	65	Two	3/0 to 4/0	cost	—		112 B
	9	Three	4/6 to 5/0	26,500			
	5	Shops	—				
Bow Lane	76	Two	2/0 to 3/6	—	—		
	5	Three	4/0 to 4/6	—	—		
Blackhall Place	65	Two	3/0 to 4/0	Total			
	15	Cottages	7/6	cost	—		65 B
	5	Shops	—	13,000			
St. Joseph's Place	80	Dwellngs	4/6	26,000	—		
St. Bride's Alley	138	Dwellngs	6/7	—	—		
Ealing							
(T.C.)	36	Three	5/6 to 6/0	—	—	—	
East Ham (T.C.)							
Pop. 124,000							
Savage Gardens	30	Three½	7/0	363 per	178 per	60 per	54 B
(1900)	30	Four½	7/6	double	double	double	9 S
				flat.	flat.	flat.	
							63
*Savage Gardens	72	Four ½	6/9 to 7/0	400	178	50	50
(additional)				double	double	double	13
*Brooks Avenue	80	Four ½	6/9 to 7/0	flat	flat	flat	
							63
Hornsey							
(U.D.C.)					...		
Highgate	24	Two½	6/0	3,986	2,500	500	66½ B
							10½ S
					...		77

COTTAGE FLATS ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£	sq.yds.	£	£
Liverpool (C.C.)							
Arley Street	19	Two	4/0 to 5/0	5,262	1,658	1,011	66 B
	15	Three	5/0 to 5/9				12½ S
							78½
★Arley Street (additional)	5	Two	4/0 to 5/0	1,992	556	317	average 55 B
	7	Three	5/0 to 5/9				11½ S
							66½
★**Newcastle-on-Tyne** (1906 - 112 Pop. 268,721	14	One	2/6 to 3/0	19,092	10,464	4,696 SR	80 B
	112	Two	4/3 to 4/9				20 S
							100
Plymouth (C.B.)	80	Three	3/0 to 5/0	33,000	—	2,500	90 I
Princes Rock	78	Two	4/0 to 6/0				
Looe Street	68	Two	2/0 to 5/0	30,000	4,400	4,900	
	12	Three	5/6			28,000†	
Richmond (T.C.)	6	Two½	4/6	1,932	1,600	250	65 B
	6	Three½	5/6				9 S
Manor Grove							74
★**South Shields**	14	Three ½	5/6	322 double tenement	yards 3,148	1,300	40 B
Pop. 111,402	14	Five ½	7/6				12 S
							52
Stretford (U.D.C.)	24	Two	3/3 to 3/9	5,912	4,117	‡34 per annum.	62 B
	16	Three	4/6				7 S
Pop. 40,119							69
West Ham Pop. 301,617							
Bethell Avenue	27	Three½	6/0 to 6/9	13,040	4,229	*1,900	81 B
	27	Three½	6/6 to 7/3				12 S
							93
Corporation Street	45	Three½	7/6	23,927	9,182	3,333	66 B
	45	Four½	8/6				9 S
							75
★Eve Road - -	40	Two ½	6/0	15,409	7,176	2,675	77 B
	40	Three ½	7/0				13 S
							90

COTTAGE FLATS ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£	sq.yds.	£	£
West Ham (*Continued*)							
★Invicta Road -	27	Two ½	6/0				
	27	Three ½	7/0	13,739	5,697	2,322	76 B
★Rendel Road -	9	Two ½	6/0				13 S
	9	Three ½	7/0				
							89
★Wise Road -	47	Three ½	8/0				
	47		8/6	27,454	10,190	Leasehold	81 B
(single houses)	11	Five ½	12/0				

★ *In the case of Brentford, Ealing, East Ham, Hornsey, Newcastle, Richmond, and West Ham, the actual cost of the site is given.*

‡ *Roads and sewers cost Stretford £517, West Ham (Bethell Avenue) £539. (Corporation Street) £1,057, Hornsey £275.*

COTTAGES.

The following table gives particulars of 3,830 cottage dwellings, with 17,611 rooms, of which 2,150 cottages with 9,801 rooms or nearly three-fifths are additional dwellings The comparative figures are as follows :—

Period.	Total Cottages.	Total Rooms.	Three rooms.	Four rooms.	Five rooms.	Six or more rooms.
Up to 1902 ...	1,670	7,810	12	678	864	116
1902-1907	2,160	9,801	172	882	888	218
Total ...	3,830	17,611	184	1,560	1,752	334

The average number of rooms per cottage, which was 4·75 in 1902, decreased slightly to 4·5 in the following five years, but the bulk of the cottages in both periods contained four or five rooms, exclusive of the scullery, which is generally described in the tables as half room.

Sites.—The average site area has been about 50 yards per room or 230 yards per cottage, thus allowing an average of about 90 rooms or 21 cottages to the acre, but the tendency is to give more land for fewer cottages.

The sites have varied in cost considerably, partly owing to difference of locality and partly to differences in the cost of developing the site by the construction of roads and sewers. The average site cost has been 3/- per square yard, or £7 10s. per room.

Cost of Roads, Sewers, etc.—The average cost per room in respect of roads and sewers has varied from £1 10s. to £9 per room, or £4 10s to £45 per cottage, and has averaged £2 per room, or £9 per cottage.

Cost of Building.—The cost of building cottages is best seen from the following comparative figures :—

	At or under £150 per cottage.	Up to £175.	Up to £200.	Up to £225.	Up to £250.	Up to £275.	Over £275
Period up to 1902 No.	84	408	218	192	307	292	169
Percentage ...	5	25	13	11	19	17	10
1902-1907 ...	200	274	410	479	347	137	313
Percentage ...	9	13	19	22	16	6	15
Total	284	682	628	671	654	429	482
Percentage ...	7·5	18	16·5	17·5	17	11	12·5

It will be seen that whereas 46 per cent. of the cottages used to cost over £225, this proportion is now reduced to 37 per cent., and the percentage of cottages at £150 and under is fast becoming a respectable total.

If we take the cost of building per room, the figures are as follows :—

	At or under £30 per room.	At or under £35 per room.	At or under £40 per room.	At or under £45 per room.	At or under £50 per room.	At or under £55 per room.	Over £55 per room.
Period up to 1902...	59	241	146	240	434	206	344
1902-1907 ...	70	160	270	259	532	181	688
Total ...	129	401	416	499	966	387	1,032
Percentage ...	3·3	10·5	10·7	13	25·4	10	27·1

Roughly speaking half the rooms have been built at a cost of under £50 per room, and 25 per cent. have been built for £40 or less per room.

Rents.—The relative figures as to rents of cottages are as follows :—

Period.	Under 4/-	5/-	6/-	7/-	8/-	Over 8/-
Up to 1902 ...	90	80	583	385	306	226
1902 to 1907 ...	70	322	528	386	493	361
Total	160	402	1,111	771	799	587
Percentage ...	4·2	10·5	29	20·5	20·8	15

Of these only 54 are in *rural districts*, and their rents are as follows :—

Up to 1902—14 five-room cottages, 8 at 2/3 and 6 at 5/- per week.

1902-1907—38 five-room cottages, 10 at 2/6, 10 at 3/6, 12 at 3/9, and 6 at 4/9 per week, with 2 four-room cottages at 4/- per week.

The average rent is about 1/6 per room per week. Half the total number of cottages are let at about 6/- or 7/- per week, and two-thirds of them at or under 7/- per week.

COTTAGES ERECTED.

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£		£	£
*Aberystwith (T.C.) pop. 8,013	24	Five½	4/6	180	½ acre	GR 30 158 R	36 B
*Altrincham (U.D.C.) pop. 16,831.	2	Two	3/0	138	1 acre	56 S 240 R	32 B 10 SR
	4	Four	4/6				
	4	Six	4/9				42
*Bangor (T.C.) pop. 12,500	34	Four	4/0 to 5/6	154	1 acre	1,580 S 324 R	33 B 10 SR
	9	Seven	7/0 to 7/8				43
Barking Town (U.D.C.) pop. 28,500.	85	Four½	6/9 to 7/0	200	3 acres	1,365 S 1,782 R	50 B 9 S
							59
*(additional)	72	Four	5/6	147	2¼ acres	975 S 711 R	37 B 8 SR
							45
*Barnes (U.D.C.) pop. 25,500.	21	Four½	7/0	225	part of	1,600 S	
Mortlake - -	21	Five½	8/3	247	2¼ acres	680 R	56 B 12 SR
							68
(additional)	25	Four½	7/3 to 7/9	224	part of 2¼ acres	—	51 B
*Birkenhead (C.B.) pop. 117,203	18	Five½	6/6 to 7/6	353	—	1,004 SR	70 B 12 SR
							82
Birmingham (C.B.) pop. 522,204					yds.		
Ryder Street -	22	Five	5/6 to 6/0	182	2,100	—	38 B
Lawrence Street -	81	Five	5/0 to 6/3	175	7,066		35 B
Bognor (U.D.C.) pop. 6,180	2	Five½	4/6 to 5/6	225	968	200	45 B 20 S
							65
*Bradford (C.B.) pop. 288,544	66	Four½	5/6	247	—	—	62 B

COTTAGES ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£		£	£
Brighton (C.B.) pop. 128,005							
St. Helen's Road	28	Five½	7/6	266	part of 4 acres	Gift S 490 R	53 B
*Dewe Road- -	30	Four	6/6	201	4,684 sq. yds	374 R	50 B
*May Road - -	25	Five	7/6	243	part of 4 acres	—	49 B
*Tillstone Street -	30	Six	11/6	294	4,911 sq. yds	706 R	49 B
Burton-on-Trent (C.B.) pop. 52,922	50	Five	5/3	180	part of 5¼ acres	175 S per annm 1,850 R	36 B
* (additional)	38	Four and Five	5/0 and 5/6	160	—	—	40 B
***Chester** (C.B.) pop. 38,309	12	Four	4/6	180 inclusive	—	—	45 B
Clonmel (T.C.)	25	Four	2/0 to 2/6	156	—	—	39 B
Ireland - -	7	Five	5/2	195			
Croydon (C.B.) pop. 151,000	12	Five½	11/0 to 13/0	294	—	1,950	59 B 33 S 92
*2nd Scheme.	46	Five½	7/9	250	3¼ acres	1,571 S	50 B
	40	Three½	6/6	190	—	2,122 R	64 B
	1 shop	Five½	16/6 & taxes	450	—	—	10 SR
Darwen (T.C.) pop. 40,000	6	Four	4/9	185	sq. yds. 6,300	35 S	46 B
	14	Four½	6/6 to 7/0	244		per acre	61 B
	11	Five½	7/6	280		35 R	56 B
	11	Six½	8/0	300		per house	50 B
Ealing (T.C.) pop. 46,000	104	Five½	7/6 to 10/0	‡32,000	5 acres	‡4,000 2,500 R	57 B 9 S 66
Eccles (T.C.)	46	Six	7/3	243	sq. yds. 7,308	61 G R	41 B
***East Grinstead** (U.D.C.) pop. 6,094	18	Five	7/0	226	⅝ acre	412 S	45 B 5 SR 50
Erith (U.D.C.) pop. 25,296	24	Five½	8/0	239	2 acres	2,310	48 B
	24	Six½	8/6	260			44 B 8 S

COTTAGES ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£		£	£
***Esher** (U.D.C.) pop. 9,489	10	Four	6/0	220	1 acre	300 S	55 B 7 SR
							62
***Exeter** (C.B.) pop. 47,753	49	Four½	5/0	156	—	860 S 1,587 R	39 B 12 SR
							51
***Farnham** (U.D.C.) pop. 6,401	10	Four	4/6	181 inclus'e	—	—	45 B S
	10	Five	6/0				
Finchley (U.D.C.) pop. 30,750	12	Three	5/9	180	4¾ acres	1,850 S 1,000 R	60 B
	12	Four	7/6	230			56 B
	18	Five	8/6	252			50 B
	18	Six	11/0	288			46 B
Folkestone (T.C.) pop. 34,000	50	Five½	8/0	305	2 acres	1,130 S 1,071 R	61 B 9 S
							70
***Grays** (U.D.C.) pop. 13,834	25	Five½	7/6	210	2½ acres	449 S	43 B
***Guildford** (T.C.)	10	Five	6/3	200	part of 4 acres	1,700 S 400 R	40 B 21 SR
pop. 23,000	8	Six	7/6				
							61
***Heston Islew'r'h** (U.D.C.) pop. 30,863	8	Four	5/9	232	6 acres	2833 SR	46 B 25 SR
	7	Five	6/9				
	7	Six	8/3				
							71
***Hereford** (City) pop. 21,382	21	Five	4/6 to 5/0	190	1,682 yards	615 S 400 R	38 B 10 SR
							48
Hornsey (T.C.) pop. 88,000	68	Five½	8/6	249	4½ acres	2,738 S	50 B
	40	Four½	6/6	217		2,060 R	54½ B
Highgate	12	Five½	9/0	281	2 acres	2,000 S	9½ S
	24	Four½	7/6	224		1,070 R	
*(additional)	36	Three½	6/6	210	6 acres	3,600	70 B
	38	Four½	8/0	260			65 B
	40	Five½	9/6	310			62 B
	26	Six½	11/3	360			60 B 6 SR

COTTAGES ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£		£	£
Huddersfield (C.B.) pop. 95,047	157	Four	4/8 to 5/6	170	3 acres	187 S per annm 2,198 R	42 B 11 S — 53
Keighley (T.C.) pop. 41,564	24	Four½	5/6 to 5/9	257 inclusive	—	—	64 inclusive
***Leeds** (C.B.) Derwent Avenue pop. 463,495	10	Five	5/9	204	—	441	41 B 9 SR — 50
Leigh (Lancs.) (T.C.)					sq. yds.		
Platt Street and	20	Four½	5/6	162	1,192	880 S	40 B
Organ Street -	14	Four½	5/6	176		379 R	9 S
pop. 44,000							
Linthwaite (U.D.C.) pop. 6,879	4	Four½	3/6	225	—	48 S per annm 289 R	56 B
Llandudno (U.D.C.) pop. 9,310	19	Four½	7/6	212	2,250	562 S 260 R	53 B 10½ S — 63½
*(additional)	32	Three to Eight	5/0 to 11/0	143 to 274	13,940	1,463 S 1,926 R	48 B
***London Borough Councils**							
Battersea	88	Three	7/6 to 10/0				73 B
Camberwell	112	Four	8/0 to 11/0	—	—	—	to
Woolwich	34	Five	11/6 to 14/6				85 B
Manchester (C.B.) pop. 637,126							
Miles Platting -	60	Four½	5/6	220	7,011	2,711 S 1,419 R	55 B 17½ S — 72½
(Oldham Road area No. 1.)							
George Leigh Cot's	18	Five	7/9	327	2,910	1,455 S 325 R (†11,842)	65 B 16 S — 81
*Blackley Estate -	94	Four	6/4 to 7/0	239	8¾ acres	406 R	48 to
	56	Five	7/9				60 B
***Merthyr Tydfil** (T.C.) Penydarren - pop. 73,900	100	Five	5/7½	171	18,580	69 GR	34 B

COTTAGES ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£		£	£
Middlesbrough	5	Four	5/0	173	552	37 S per cottage	43 B
	12	Four	5/0	204	1,172	33 R	51 B
*Neath T.C.	21	Four	4/0	121	2 acres	—	30 B
pop. 13,729	18	Four	4/6	141	—	1,900	9 SR
							39
Nottingham (C.B.)							
Coppice Road	100	Five½	6/3 to 6/9	266	7,973	71 per cottage inclusive	50 B 12 S
pop. 254,568							62
Plymouth (C.B.)	3	Five	8/0	—	part of	—	—
Princes Rock	14	Five	8/0	—	27½		
pop. 118,000	10	Four	7/0	—	acres		
Looe Street	3	Four	8/0	—	—	—	—
*Prescot (1903-4)	33	Four	4/6	165	6,120	725	41 B
(U.D.C.)	5	Five	5/6 to 5/9		yards		5 SR
pop. 7,855							46
*Rhyl (U.D.C.)	12	—	5/6 to 7/6	230	—	260	46 B
pop. 8,473							4 SR
							50
Richmond (Surrey) (T.C.)							
pop. 31,677							
1894	28	Four½	6/0	190	5⅔	4,250 S	47½ B
,,	22	Six½	7/6	254	acres	1,873 R	42½ B
Manor Grove 1899	14	Four½	6/3	240			60 B
,,	16	Five½	7/3	245			49 B
,,	40	Six½	7/9	276			46 B
							9 SR
*1905 (additional)	2	Five ½	7/6	302	—	—	60 B
	1	Six	8/0	332	—	—	56 B
*Risca (U.D.C.)	50	Six and Bath	6/0	215	9,200 yards	£56 10s. G.R. 340 R	36 B
pop. 11,000							
Salford (C.B.)							
pop. 231,514	36	Four	6/6	158	—	8,434 S	40 B
Hopwood Street						678 R	61 S
							101
*Seaford Road	210	Four	5/9	170	—	8434 S	48 B
	11	Five	7/0			5142 R	15 S
	7	Six	9/6				63

COTTAGES ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
Salford (*Continued*)				£		£	£
*Barracks Site	110	Four	5/9	195	10½ ac.	35,100 S	40 B
	122	Five	7/0	average	—	7561 R	27 SR
	87	Six	9/6	—	—	—	67
Sheffield (1905) pop. 447,951 (C.B.)							
Hands Lane (1901)	20	Five	6/6	255	2,555	1,100	51 B 11 SR
							62
*High Wincobank	12	Five	7/0	202	part of	13,000 for	40 B
	20	Five	5/0	126	60 acr.	60 acres	25 B
	41	Five	6/6 to 7/3	210	—	—	42 B
							107
*Button Lane	2	Four	5/3 to 5/6	} 205	445 yards	445 S	50 B
	5	Five	6/0 to 6/6				13 SR
							63
*Cliffe Street	3	Five	6/0	237	233	233 S	48 B 15 SR
							63
*Edmund Road	11	Four½	—	} 186	8,200	5,944 S	47 B
	59	Five½	—			1,615 R	22 SR
							69
***Southend-'n-Sea** (T.C.) pop. 50,000	40	Four and Five	7/5 to 9/2	296	5 acres	2,644	70 B 14 SR
							84
Southgate (U.D.C) pop. 26,000	12	Five½	6/6	250	—	—	50 B
***Southwold** (T.C.) pop. 28,000	16	Five½	4/0	150	—	—	30 B
***Stafford** (T.C.)	31	Four	4/3	198	7,168½	Perpetual	50 B
pop. 20,895	9	Five	4/6	—	su. yds	chief rent £32 4 6 per ann.	
***Stanley** (U.D.) pop. 12,290	24	Four½	6/0	218	2,160 540	—	55 B
***Stretford** (U.D.C.) pop. 40,119	40	Five	4/9	212	7,900	1,300 S 900 R	42 11
							53

COTTAGES ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£		£	£
***Swansea** (C.B.) pop. 100,671	4	—	6/6	259	—	—	65 B
***Wellington** (U.D.C.) pop. 7,104	16	Five½	5/0	198	—	1,200	40 B 15 SR 55
Wexford (T.C.)	59	Four	2/3	75	—	—	—
***Whitley, Upper** (U.D.C.) pop. 764	6	Five	—	223 inclusive	—	—	45 B
Wigan (C.B.) pop. 82,428	160	Five	5/0 to 5/6	160	—	—	32 B
***Workington** (T.C.) pop. 26,143	18	Four½	5/6	149	1,704	640 SR	45 B
***Wrotham** (U.D.C.) pop. 3,571	12	Six	6/0	246	1½ acres	150 S 170 R	41 B 5 SR 46
Rural Councils.							
***Linton** (1906) Scheme pop. 1,530	10	Five	2/6	130	2½ acres	125	26 B 3 S 29
***Maldon** (Essex) Bradwell 1905 - pop. 783	6	Five	3/6	233	¾ acre	50	46 B 2 S 48
***Malpas** (1906) pop. 1,139	12	Five	3/9	188	1 1/11 acre	108	41 B
Sevenoaks (Kent) (1900) Penshurst -	6	Five½	5/0	263	¾ acre	130	50
*(1903) Penshurst -	6	Five½	4/6 to 4/9	232	1 acre	£5 5s. ground rent.	48 10B
pop. 1,678	2	Four½	4/0				58 0B
Thingoe (Suffolk) Ixworth (1891) pop. 856	8	Five	2/3	£192 10s	4 acres	160	37½
***Westbury** (Wilts) Bratton (1905) - pop. 560	4	Five	3/6	223	1/5 acre	40	46 B 2 S 48

‡ *These figures include, respectively, the cost of building and site of 18 cottage flats, each with kitchen, scullery, and two bedrooms.* † *Actual cost of site.*
B *Building.* S *Site.* R *Roads.* SR *Site and Roads.*
* *Denotes additional dwellings not given in Housing Handbook and mostly built during the last five years.* || *Sufficient land for 100 more cottages.*

FINANCIAL RESULTS OF SCHEMES FOR MUNICIPAL DWELLINGS.

Appended are two tables giving the fullest available returns as to the financial working of a number of municipal dwellings, showing the period of accounts averaged, the capital outlay, receipts, working expenses, and *net return per cent. on outlay*—that is to say, the percentage that would be left for distribution if the dwellings were run as ordinary commercial undertakings having to pay dividends to shareholders. As the rate of interest on loans was in most cases from 3 to $3\frac{1}{2}$ per cent., it will be seen that the first group may be considered self-supporting, but the last group (dwellings on slum sites) shows a total deficiency of one per cent. per annum, in addition to the capital loss caused by writing down the costly slum sites to "housing valuation." It will be well to compare these figures with pages 165-172 of the Housing Handbook.

COTTAGES AND COTTAGE FLATS BUILT IN URBAN DISTRICTS AND BOROUGHS.

Council and Period of Accounts Averaged.	Capital Outlay.	Rents Received	Working Expenses.			Total Working Expenses	Net Return per cent. on Outlay.
			Rates, Taxes, Water, and Insur'nce	Repairs Lighting, and Maintenance.	Sup'rintendent and Sundries.		
	£	£	£	£	£	£	£
Aberdeen, 4 years ...	18,213	908	115	105	40	260	3·55
Barking Town, 4 years	20,105	1,440	428	208	32	668	3·84
Barnes, 4 years	18,900	978	274	77	3	374	3·20
Brentford, 3 years ...	6,950	357	97	18	10	125	3·29
Brighton—							
St. Helen's Rd., 3 yrs	8,720	533	113	63	13	189	3·94
Dewe Road, 3 years	6,845	496	132	59	12	203	4·28
May Road, 2 years	8,710	525	134	16	19	169	4·08
Tillstone St., 1 year	18,742	810	220	14	20	254	2·96
Elm Grove, 1 year...	2,838	170	46	18	9	73	3·41
Burton-on-Trent, 3 yrs	18,104	1,189	475	109	3	587	3·3
Chester, 2 years... ...	2,160	139	33	2	3	38	4·67
Ealing, 2 years	39,822	2,717	563	289	44	896	4·55

COTTAGES AND COTTAGE FLATS BUILT IN URBAN DISTRICTS AND BOROUGHS.—*Continued.*

East Ham—							
1-24, Savage Gardens, 4 years...	5,700	413	129	34	15	178	4·12
25-132, Savage Gardens, and Brook Avenue, 2 years..	42,300	2,751	869	350	115	1,334	3·35
Erith, 3 years	15,523	809	282	98	9	389	2·66
Esher, 4 years	2,497	156	44	4	3	51	4·2
Farnham	3,628	257	71	2	—	73	5·07
Folkestone, 6 years ...	17,424	1,041	259	110	5	374	3·80
Grays, 1 year	5,910	421	137	23	3	163	4·37
Hornsey, 1 year... ...	94,485	6,552	1,700	613	68	2,381	4·41
Huddersfield, 15 years	28,945	1,928	675	110	—	785	3·94
Merthyr Tydvil, 2 yrs.	17,064	1,394	375	138	65	578	4·80
Middlesbrough, 5 yrs.	3,900	222	55	28	9	92	3·3
Newry...	5,600	278	4	68	9	81	3·52
Plymouth, 3 years ...	45,539	2,047	594	208	95	897	2·53
Prescot, 2 years... ...	6,120	412	82	27	27	136	4·52
Richmond, 1st, 3 years	18,202	1,112	202	110	47	359	4·13
,, 2nd, 5 years	38,729	2,435	531	238	67	836	4·13
Salford—							
Barracks, 3 years ...	140,335	6,551	780	125	423	1,328	3·38
Sheffield—							
Hands Lane, 2 years	6,104	325	101	14	—	115	3·44
Southend, 3 years ...	14,466	603	22	32	12	65	3·72
Stafford, 2 years ...	7,900	466	157	47	11	206	3·29
Stanley, 1 year	6,200	368	68	31	2	106	4·33
West Ham—							
Bethell Avenue, 5 yrs	14,969	900	256	144	23	423	3·19
Corporation St., 4 yrs	45,344	1,541	471	138	62	671	3·38
Eve Road, 3 years...		1,122	333	74	51	458	
Wix Road, 2 years...	27,454	2,250	920	154	93	1,167	3·94
Invicta and Rendell Road, 2 years ...	16,061	770	240	131	44	415	2·21
Urban Totals ...	796,880	47,129	11,916	4,027	1,466	17,424	3·76

COTTAGES BUILT BY RURAL DISTRICTS.

		£ s. d.				£ s. d.	
Maldon (Bradwell) ...	1,450	54 12 0	—	—	—	14 2 0	2·75
Sevenoaks (*a*) (Penhurst)	1,867	76 0 0	—	—	—	7 6 4	3·57
Sevenoaks (*b*)	1,962	93 12 0	—	—	—	11 4 0	4·27
Thingoe (Ixworth) ...	1,740	45 16 0	—	—	—	*32 0 0	0·80
Westbury	934	36 0 0	—	—	—	8 7 8	2·95
Rural Totals ...	7,953	306 0 0	—	—	—	73 0 0	2·93

* Exceptional.

Slight discrepancy between total working expenses and total of separate items is due to use of round figures.

N.B.—In nearly every one of the above cases land is charged to capital outlay at its full value.

BUILDINGS ON SLUM SITES, MAINLY BLOCK DWELLINGS, TENEMENTS AND FLATS.

(In connection with schemes under Parts I and II.)

Council and Period of Accounts Averaged.	Capital Outlay.	Rents Received.	Working Expenses.				Net Return per cent. on Outlay.
			Rates, Taxes, Water, and Insur'nce	Repairs Lighting, and Maintenance.	Sup'rintendent and Sundries.	Total Working Expenses	
	£	£	£	£	£	£	£
Birkenhead	11,566	644	170	25	35	230	3·60
Birmingham—							
Ryder Street, 3 yrs.	5,000	339	64	49	9	122	4·35
Lawrence St., 3 yrs.	17,500	1,220	229	464	21	714	4·66
Milk Street, 3 yrs.	16,100	625	127	85	16	228	2 46
Bradford, 1 year ...	19,023	994	274	76	—	350	3·38
Devonport—							
James Street, 4 yrs.	19,243	727	157	76	45	278	2·33
Ordnance St., 2 yrs.	29,034	935	215	98	60	373	1·94
Douglas, 1 year ...	15,629	743	173	34	—	207	3·48
Hereford, 2 years ...	7,820	251	50	23	—	73	2·28
Leeds, 2 years ...	2,697	144	44	10	—	54	3·33
Leicester, 5 years ...	8,036	443	122	83	21	226	2·70
Liverpool—							
St. Martin's Cottages, 36 years	17,928	1,125	208	582	59	849	3·09†
Victoria Sq., 19 yrs.	68,077	2,994	553	766	127	1,446	2·38
Juvenal St., 15 yrs.	16,166	360	141	271	38	450	3·06
Arley Street, 8 yrs.	7,583	452	104	62	17	183	4·12
Gildart's Gardens, 8 years	37,558	1,672	350	305	86	741	2·57
Dryden Street, 4 yrs.	30,196	1,351	270	362	98	730	2·21
Kempston St., 3 yrs.	28,492	747	156	138	30	324	1·56
Kew Street, 3 years	22,312	593	196	157	25	378	1·29
Adlington St., 2 yrs.	48,250	2,533	511	350	107	968	3·16
Stanhope Cotgs. 1 yr.	11,408	471	103	98	23	224	2·16
Mill Street, 1 year	11,896	319	99	87	14	200	1·00
Hornby St., 1 year	29,945	1,802	249	141	66	456	2·16
Manchester—							
Oldham Road (2) 10 years	66,162	3,089	719	955	189	1,863	1·85
Pollard St., 10 yrs.	27,911	943	279	456	176	908	0·12
Chester St., 6 years	16,875	907	239	199	22	460	2·64
Pott Street, 6 years	19,899	904	236	191	20	447	2·29
Oldham Road (1) 6 years	32,174	1,793	320	265	26	611	3·67
Plymouth, 3 years ...	30,926	1,007	289	56	67	412	1·93
Salford—							
Queen Street	88,762	756	200	53	115	368	3·29
Hopwood Street ...	6,257	569	184	45	80	309	4·00
Southampton, 1 year	9,498	292	116	46	—	162	1·37
Swansea, 1 year ...	1,038	58	30	6	4	40	1·75
Wolverhampton, 3 yrs.	5,575	306	84	7	20	111	3·50
Yarmouth (Great) 2 yrs.	2,500	125	30	6	4	40	3·40
Totals of dwellings on slum sites, &c.	789,036	32,213	7,291	6,627	1,620	15,538	2·41

Slight discrepancy between total working expenses and total of separate items is due to use of round figures.

N.B.—In most of the above cases land is only charged to capital outlay at housing valuation.

† The percentages and the detailed figures in Liverpool refer to different periods.

CHAPTER IV.

MUNICIPAL HOUSING IN LONDON.

LONDON COUNTY COUNCIL.

The London County Council up to 31st March, 1906, had provided accommodation for 33,853 persons, calculated on the basis of two persons to a room, in 6,326 dwellings of one to six rooms each, and 1,147 cubicles in lodging houses. The cost of buildings and the housing valuation of the land amounted to about £1,900,000, and the gross rental value of the dwellings completed and opened was approximately £136,000 per annum, or 7 per cent. on the estimated outlay, the net rental being £121,583, and working expenses and interest £101,690, leaving £11,106 for sinking fund, £5,441 for repairs, renewals and reserve, and £3,346 net surplus.

It has to be remembered, however, that in the case of the block dwellings and lodging houses which furnish about five-sixths of the above accommodation, the actual cost of the land in most cases was five or six times its housing valuation, and in some cases even more. It has been difficult to get the actual figures for dwellings erected during the last four years, but assuming the site cost to be £60 per person accommodated, it is necessary to add about £50 per person to the above total of cost, and this brings up the capital outlay on 16,840 rooms to about £3,500,000, and thus reduces the percentage of rent to 3·8 per cent. gross on outlay. This means, of course, that the dwellings would under this supposition be burdened with the cost of clearing the slums created by the negligence and wrong doing of previous generations—a very unfair proceeding.

In addition to the schemes carried out under the Housing Acts, the Council has provided dwellings capable of rehousing 11,198 persons, in place of dwellings of 10,988 persons displaced in connection with the construction of tunnels, the widening of streets, and other public works. The principal schemes and the number of persons provided for have been Blackwall Tunnel, 1,464 ; Kingsway and Aldwych, 3,090 ; Rotherhithe Tunnel, 1,610 ; Thames Embankment Extension and Westminster Improvements, 2,368 ; Long Lane and Tabard Street (Bermondsey), 400 ; Mare Street, Hackney, 606 ; York Road, Battersea Rise, Garrett Road, and Merton Road, 536 ; Nine Elms, 238 ; and Greenwich Generating Station, 220.

Fairly full details of these dwellings are given in the tables on pp. 70-73, as well as in the Housing Handbook pp. 79-90, but so much has been done since 1902 that the following particulars will be of interest :—

GENERAL SUMMARY OF WORK DONE OR TO BE DONE.

	One Room.	Two Rooms.	Three Rooms.	Four Rooms.	More than four Rooms.	Total dwellings	Persons Housed.	Cost of Land and Buildings
Dwellings Completed...	163	3031	2552	432	148	6326	33,853*	1,857,519*
Dwellings in course of erection.....	26	413	880	207	118	1644	10,577	574,142
Totals in hand ...	189	3444	3432	639	266	7970	44,430	2,431,661
Total dwellings being planned	...	...	...	...	...	...	52,634	2,517,281
							97,064	£4,948,942

* These figures include 3 lodging houses with 1,846 cubicles, which cost £127,301, and 6,326 dwellings, containing 16,350 rooms, and accommodating 32,706 persons, at a cost of about £1,860,000, that is £55 per person, or £110 per room, or £300 per dwelling, built as above stated in connection with improvement schemes under Parts I, II, and III of the Act of 1890.

Clearance of Slum Areas.—The following additional schemes have been undertaken by the London County Council under Parts I and II of the Act of 1890 (see page 51 Housing Handbook). It will be seen from the table that the land cleared under Part I cost £32,600 per acre, or £78 per person displaced, while that under Part II cost £19,700 per acre or £50 per person displaced. The disparity is mainly due to the more central position of the areas dealt with under Part I. They bring up the total spent in London on slum buying to £3,400,000 for about 100 acres.

The net expenditure, after receipts for sales and housing valuation of sites for dwellings, has been about £2,600,000, of which half was incurred by the old Metropolitan Board of Works in clearing 57 acres of dwellings occupied by 24,100 persons, and the other half by the County Council and Borough Councils in clearing dwellings on 51 acres occupied by 23,337 persons.

RECENT CLEARANCE SCHEMES.

Name of Area.	Acreage cleared.	Gross cost of clearance	Persons displaced.	Persons to be rehoused.	Total cost of rehousing.	Total net cost of clearance ratepayers.
		£			£	£
London County Council.						
Part I Schemes.						
Churchway, St. Pancras	1·98	43,200	1,096	832	47,676	34,502
Burford's Court ... Tucker's Court ... Favonia St., Poplar	0·89	16,420	576	630	38,648	10,891
Providence Place, Poplar	0·87	11,170	361	400		11,170
Garden Row, Ruby St. Baltic St. and Honduras Street, St. Luke's	2·62	117,115	1,193	1,216	—	103,651
Webber Row, Wellington Place, and King's Bench Walk, Southw'k	5·16	100,264	997	1,130	—	90,246
Aylesbury Place and Union Buildings, Holborn ...	2·76	190,610	1,402	1,414	—	171,938
Nightingale Street, Marylebone	0.88	6,000	576	576	—	702
Total of additional schemes under Part I	15·16	484,779	6,201	6,198		423,100
Part II. Schemes.						
Brooke's Market, Holborn, 1891	0·54	8,930	55	60	3,767	8,072
Mill Lane, Deptford, 1892	1·98	23,341	715	946	63,138	19,644
Ann Street, Poplar, 1893	0·75	11,089	261	630	26,041	8,754
Falcon Court, Borough ...	1·49	50,538	824	680	44,121	45,497
Total of additional schemes under Part II	4·76	93,898	1,855	2,316	137,067	81,967
Combined Schemes under Part II.						
Queen Catherine Court, Ratcliffe			133	108	—	5,574
London Terrace, S. George-in-the-East			100	nil	—	1,364
Islington—						
Norfolk Square ...			214	nil	—	6,748
Limehouse—						
King John's Court ...			49	56	—	16,003
Rotherhithe—						
Fulford Street			736	980	40,960	29,120
St. Pancras—						
Branborne Place ...			719	896	—	16,940
Prospect Place			581			11,273
Chapel Grove			501	400	—	32,970
Eastnor Place ...			189	100	—	9,224
			3,222	2,540		129,513

There were on *31st December, 1906*, a total of 9,416 "lettings" on 48 estates, including 5,971 tenements in blocks, 1,348 cottages and cottages flats, 1,845 cubicles in lodging houses (see pp. 39 and 77-80), and 252 shops, stables, etc.

The rents have been as follows :—

			s.	d.		s.	d.	
One room	...	170 at	2	3	to	5	0	per week.
Two rooms	...	3,262 „	3	6	„	8	6	„
Three rooms	...	3,136 „	5	6	„	11	0	„
Four rooms	...	542 „	7	0	„	13	0	„
Five rooms	...	206 „	7	6	„	13	0	„
Six rooms	...	5 „	14	0	„	14	6	„

or an average of about 3/- per room per week.

The 1,845 cubicles in the lodging houses are let at 6d. and 7d. per night.

The gross capital expenditure was about £2,250,000, and the gross rental £166,070. It is estimated that if the Council completes the development of all the estates the actual outlay will be about £5,000,000, and the gross rental £500,000.

The nine estates of block dwellings built under Part III consist of dwellings for 4,559 persons, on 5½ acres, at a cost for building and land (housing valuation) of £236,702, or £52 per person.

Some of these are in Central London, but four of the more recent have been established in what may be called middle London. They are as follows :—

Wedmore Street, Upper Holloway.—A site has been purchased for £11,650, and Wessen Buildings erected for 1,050 persons in blocks containing five one-room, 140 two-room, and 80 three-room tenements.

Caledonian Estate, Islington.—Purchased for £16,000, and five blocks of dwellings for the accommodation of 1,388 persons in tenements of one to five rooms each have been provided.

Brixton Hill Site, Lambeth.—Purchased for £7,000, and Briscoe Buildings erected to accommodate 718 persons in tenements.

Hughes Field Surplus Lands, Deptford.—The Council has utilised under Part III of the Housing Act of 1890, three plots of surplus land acquired in connection with the Hughes Field (Part I) Clearance Scheme, by the erection of three blocks of working class dwellings, accommodating 600 persons.

SUBURBAN COTTAGES.

Especially since the passage of the Amendment Act of 1900 has the County Council been active under Part III of the Act of 1890. This will be readily seen from the following table, which gives particulars of sites acquired for the purpose of building cottages under Part III of the Act, apart from any rehousing obligation, up to

30th November, 1906, including present and future development. The actual cost of the land is included :—

Estates.	Area.	Accommodation provided for	Accommodation in course of erection for	Accommodation to be provided for	Total accommodation for	Total for estimated cost of land and buildings
						£
Norbury Estate Cottages, Croydon	31	388	344	5,068	5,800	283,000
Totterdown Fields Cottages, Tooting ...	38½	4,815	298	3,319	8,432	400,238
White Hart Lane Cottages, Wood Green ...	225½	1,495	948	40,067	42,500	1,972,602
Old Oak Common Lane Cottages, Hammersmith	54	—	—	9,200	9,200	450,000
Total ...	349	6,698	1,590	57,644	65,932	3,105,840

The Tooting or Totterdown Fields Estate.—The rentals of the four classes of cottages on this estate vary from 6s. to 13s. per week. The scheme is being carried out in three sections, of which Section A contains about 9 acres, Section B about 14 acres, and section C about 15 acres. The construction of the roads and sewers on Sections A and B has been completed, and 706 cottages, accommodating 4 960 persons, are in occupation. Of these cottages six are on Section C. This section will be developed at an early date, the roads and sewers having been completed.

The Norbury Estate.—An estate at Norbury was the first to be purchased by the Council under the provisions of the Act of 1900, which allowed operations to be conducted beyond the limits of the county boundary. The site is about 31 acres in extent, and lies about a quarter of a mile from the county boundary. It is the same distance from the station of the London, Brighton, and South Coast Railway, but the tramway service of the Croydon Corporation gives direct access to Thornton Heath and Croydon. The roads and sewers on Sections A and B of the estate, consisting of about 8 and 11 acres respectively, have already been formed. Five blocks containing 52 cottages with accommodation for 388 persons, have been completed, and 43 additional cottages will shortly be finished. It is estimated that accommodation for 5,800 persons can be provided on the estate.

The Wood Green and Tottenham Estate.—This estate, purchased under the provisions of the Act of 1900, is situated in the parishes of Tottenham, Wood Green, and Edmonton, and comprises altogether 225 acres. It consists of two detached portions, of which

LONDON COUNTY COUNCIL COTTAGES AT TOTTENHAM.

[*Illustrations kindly lent by "Morning Leader."*]

MILLBANK ESTATE

[*Illustrations kindly lent by "Morning Leader."*]

the larger, or southern portion, of about 178 acres, lies between Lordship Lane (which is a main thoroughfare from High Road, Tottenham, to Green Lanes, Wood Green) on the south, and White Hart Lane on the north, and the smaller, or northern portion, of about 47 acres, is some quarter of a mile distant, and is approached from White Hart Lane. It is estimated that accommodation for 42,500 persons in cottages and in tenements over shops can be provided on the estate. The cottages, which will be two storeys in height, will contain three to five rooms each, and each will have its own garden.

The northern portion of the estate is not yet ripe for development, and building operations are at present confined to the southern portion. Section A, consisting of about five acres, has already been developed by the erection of 141 cottages, providing accommodation for 1,006 persons. These cottages have been completed and let. On Section B, which comprises about 15½ acres, the roads and sewers have been constructed, and 60 cottages have already been completed. In 1903 the Council accepted a generous offer of £10,000, made by Sir Samuel Montagu, for the development of about 25 acres of the estate. The principal condition of the gift is that the tenancies in the cottages to be erected on the site are to be offered, in the first instance, and from time to time as vacancies occur, to residents of Whitechapel of not less than three years' standing, without distinction of race or creed. On the Tower Gardens section, which has been allocated for the purpose of the gift, 122 cottages are now being built, and it is estimated that in all 568 cottages and a large garden of about three acres can be provided on this section.

Old Oak Common Lane Estate, Hammersmith.—The Council has purchased from the Ecclesiastical Commissioners a site of 54 acres of flat land at Old Oak Common Lane, Hammermith, at the price of £550 per acre. It is proposed to develop the estate so as to provide for about 9,200 persons in 1,250 cottages of four different classes. According to the estimates of the costs of such a scheme, it would appear that the cottages could be let at reasonable rents, and that the net income would be sufficient to enable the Council to pay the price of the land and to comply with all the financial requirements. A portion of the estate is required by the Great Western Railway Company for the purpose of constructing a branch line of railway, and the development of the estate has for this reason been delayed.

The following table shows the principal dwellings erected by the London County Council, with the situation, date of erection, accommodation, capital expenditure, net rental, working expenses, and return on outlay. (Slight discrepancies in totals due to use of round figures.)

LONDON COUNTY COUNCIL WORKING CLASS DWELLINGS AND LODGING HOUSES.

ANALYSIS OF ACCOUNTS FOR YEAR 1905-6.

Dwellings Opened for more than a Year.

Dwellings and Date of Opening.	Accommodation (persons)	Capital * Expenditure to 31st Mar., 1906.	Net Rental.	Maintenance.	Net return per cent on outlay.
Housing of the Working Classes Act, 1890.		£	£	£	*
PART I.					
Brook Street dwellings (1894-1900) ...	308	17,114	1,024	479	3·2
Boundary Street estate (1895-1900) ...	5,524	337,536	25,777	12,046	3·8
Goldsmith's Row cottages (1895) ...	144	8,128	458	207	3·1
Hughes Fields cottages (1895) ...	666	39,476	1,742	859	4·8
Cable Street dwellings (1896-1901) ...	800	41,252	2,901	1,212	4·1
Shelton Street Dwellings (1896) ...	284	24,392	1,526	557	4·0
*Millbank estate (1899-1902)	1,536	82,266	6,565	2,433	5·0
Churchway dwellings (1901-2)	832	47,676	3,841	1,427	5·1
Hardy cottages (1901)	306	13,298	840	409	3·3
Duke's Court Dwellings (1902) ...	458	23,360	1,792	680	4·8
Russell Court dwellings (1903) ...	293	15,950	1,135	401	4·6
Preston's Road estate	269	12,737	377	269	·9
St Luke's dwellings, Wenlake bdgs (1905)	496	24,534	1,840	688	4·7
PART II.					
Cranley buildings (1897)	60	3,767	284	109	4·6
Borough Road dwellings (1900) ...	400	29,014	1,827	730	3·7
Cobham buildings (1900)	278	15,107	1,091	410	4·5
Ann Street dwellings (1901-2)	630	26,041	1,914	1,009	3·4
Sylvia Cottages (1903)	144	6,053	466	188	4·6
PART III.					
Parker Street house (1893)	345	26,565	3,302	2,341	3·6
Carrington house (1903)	802	57,085	4,967	3,768	2·1
Dufferin Street dwellings (1892) ...	174	6,614	598	362	3·5
Green St. and Gun St. dwellings (1897)	420	24,934	1,720	660	4·2
Millbank estate (1899-1902)	230	12,318	937	347	4·7
Holmwood buildings (1900)	72	5,227	307	178	3·7
Totterdown Fields estate (1903-1905) ...	3,740	199,853	6,432	2,479	2·0
Preston's Road estate (1904)	1,035	38,648	1,509	1,079	1·0
Hughes Fields dwellings (1904) ...	440	17,072	999	491	2·9
White Hart Lane estate, Sec. A (1904)	1,004	40,528	1,739	684	2·6
Wessex buildings (1904-5)	1,050	58,161	2,756	1,283	2·5
IMPROVEMENT ACTS.					
Battersea Bridge dwellings (1901) ...	286	17,054	1,117	465	3·8
Council buildings (1894)	238	17,041	710	385	1·9
Armitage and Collerston cottages (1894)	464	33,456	1,259	568	2·0
Idenden cottages (1896)	400	18,656	1,058	462	3·2
Cotton Street dwellings (1901) ...	360	14,168	982	560	2·9
Barnaby buildings (1904)	400	17,806	1,371	653	4·0
Durham buildings (1904)	536	27,001	947	585	1·3
Duke's Court dwellings (1902) ..	152	7,786	597	226	4·7
Russell Court dwellings (1903) ..	97	5,316	378	133	4·6
Herbrand Street dwellings (1904) ...	680	33,491	2,719	988	5·1
Bourne estate (1902-4)	2,640	186,131	12,798	4,406	4·5
Millbank estate (1899-1902)	2,664	142,681	11,254	4,172	4·9
Swan Lane dwellings (1902-4)	1,270	60,356	1,972	1,290	1·1
Brightlingsea buildings (1904)	340	13,664	686	397	2·0
Darcy buildings (1904)	190	9,701	692	280	4·2
Hughes Fields dwellings (1904) ...	220	8,536	499	245	2·9
TOTALS	33,677	1,867,569	119,785	53,622	3·6

* These figures are arrived at by reckoning the sites in many cases at "housing valuation." If the actual cost of the land is charged, the capital outlay would have to be taken at about £1,000,000 more, and the net return on actual outlay would then be reduced to about 2 or 2¼ per cent.

A more detailed analysis of the outgoings of London County Council block dwellings, with 14,900 rooms, for the year ended March, 1906, shows the amount and percentage of the total in respect of the various items as follows out of a gross rental of £115,165 :—

	Total Amount. £	Percentage of Rent.	Amount per Room per annum. £ s. d.	Rent per Room per week. pence.
Rates and Taxes ...	21,000	18·20	1 10 0	6·92
Actual Repairs... ...	8,050	7·00	0 11 6	2·65
Repairs Reserve ...	4,000	3·50	0 5 8	1·30
Collection and Supervision	5,750	5·00	0 8 2	1·90
Lighting, Heating, Water, and Insurance ...	5,925	5·15	0 8 5	1·94
*Empties	8,522	7·40	0 12 2	2·80
Irrecoverable Arrears ...	158	·14	0 0 $2\frac{3}{4}$	·05
Caretakers' Quarters ...	832	·72	0 1 $2\frac{1}{4}$	·27
Interest—				
Land 7,560				
Buildings ... 41,172	48,732	41·50	3 9 8	15·96
Repayment of Loans—				
Land 1,475				
Buildings ... 8,401	9,876	8·50	0 14 0	3·21
Surplus	2,320	2·89	0 4 4	1.00
	115,165		8 5 8	3/2

*No less than £5,924, or 70 per cent. of these empties, were in respect of Swan Lane, Preston Road, Wessex Buildings, and Durham Buildings, with only 14 per cent. of the accommodation. The normal amount for empties would seem to be nearer 3 per cent., or 1d. per room per week.

These figures are very instructive, indicating as they do :—

(*a*) The extremely large capital charges in respect of building, and therefore the vital importance of trying to reduce this item in all housing schemes.

(*b*) The heavy burden of rates and taxes amounting to 2/3½ per week for a four-roomed house, or more than the total rent in many four-roomed houses in rural districts.

(*c*) The unnecessarily heavy sum charged for repairs which enters into the basis of rateable value, and therefore increases the rates and taxes paid on the dwelling.

Slum Sites and Housing Valuation.—Reference has been made on more than one occasion to the fact that it is the practice of many municipalities in connection with rehousing schemes, to charge to the dwellings account only the value put upon the sites by the

Council's valuer, instead of their actual cost. The vagaries that are possible under the present system are easily seen from a study of the comparative figures of the Brightlingsea Building site acquired for re-housing purposes.

	£
Cost of acquisition of Site	12,000
Commercial value of Site.	2,150
Housing valuation	1,000
Value charged to Housing Scheme	nil

Thus assuming the ordinary expenses of management, the rents should not be less than 3/8 per room per week to make a commercial profit, but they average only 2/2 per room, so the dwellings are subsidised to the extent of 1/6 per room per week.

The Bourne Estate site cost £201,000, and the buildings cost £142,131, or a total of £343,131 for 1,320 rooms, which are let at average rents of 3/9 per room per week, producing £12,798 gross rental. Working expenses amount to £4,406 per annum, and loan charges, which are only £6,863 when charging simply the housing valuation of £44,000 for the site, ought to be £12,700 if the full cost of clearance and rehousing is reckoned. This means that to pay all outgoings and to make a strictly commercial profit the rents ought to be £17,106, or 5/- per room per week. Thus the already high rents are really subsidised to the extent of 1/3 per room per week. The net capital equivalent of this subsidy is £157,000, or nearly £60 for each person housed, and £120 for each dwelling provided.

Similarly the Boundary Street scheme was subsidised to the extent of £270,000, or at the rate of £63 for each person housed, and though the average rents are 3/3 per room per week, they ought to be 4/5 per room to be commercially profitable.

The better plan would be to charge the dwellings with the whole cost of acquiring the site, and then to show the ratepayers and Parliament what a serious loss must result. If this had been done everywhere from the beginning, a reform of the law would have been inevitably secured long ago.

PROPOSALS FOR REFORM OF THE HOUSING ACTS.

The following proposals for amendment of the Housing Acts have been sent by the London County Council to the Local Government Board :

(1) That the Council, having cleared an insanitary area and covered it with dwellings, shall not be compelled to sell it at the end of ten years.

(2) That cleared sites useless for dwellings purposes may be sold or exchanged.

(3) That the obligation to re-house displaced persons in the vicinity of the displacement *shall be removed in favour of the provision of suitable sites in outlying districts.*

(4) That the Corporation should be compelled to contribute towards the cost of clearing insanitary areas.

(5) That the Council should not be liable for poor rate and land tax for cleared areas not built upon.

(6) That loans for working class dwellings shall be spread over 100 years.

(7) That when a house becomes a public nuisance it shall be demolished.

(8) That the Council's lodging-houses shall not pay inhabited house duty.

(9) That private persons displacing any working class person should be liable to pay for the privilege.

In connection with this last important proposal the Council recognise that it is out of the question to expect private persons to provide a housing scheme in the ordinary sense, and they therefore suggest an amendment of the law on the following lines :—

(i.) That a fund be created to be called the "Purchase of Sites Fund," under the control of the local authority.

(ii.) That the fund be used to defray only the difference (if any) between the actual cost of a site acquired, and its value for housing purposes.

(iii.) That no person, body of persons, or authority shall hereafter be at liberty to displace any persons of the working class unless and until he or they shall have paid to the fund a sum equal to the difference between the commercial and the housing value of a site sufficient, in the opinion of the Local Government Board, for the provision of the required accommodation within a reasonable distance of the displacement.

(iv.) That any payment under (iii.) shall not liberate the person, body of persons, or authority from any obligation or condition requiring him or them to compensate each working-class tenant for the reasonable expenses of his removal.

EIGHT USEFUL FACTS.

1. The death rate in London has fallen thirty per cent. in the last 17 years, and is now only 15·6 per 1,000, as compared with 18·3 in New York, 19·3 in Vienna, 20·6 in Rome, and 25 in St. Petersburg.

2. The extra lives saved in 1905, as compared even with 1891-1900, number nearly 20,000.

3. The phthisis death rate and measles death rate have declined by one-third; epidemic disease death rate and whooping cough death rate have declined by one-half, and typhus has practically vanished since 1890.

4. The death rate in the model dwellings on cleared slum areas is under 13 per 1,000, or one-third of what it was on the old slums before clearance, viz., 40 per 1,000.

The interest and sinking fund charges on all the dwellings amount to 47·86 of the gross rental, and the working expenses to 40·23 per cent.

6. The occupations of the tenants vary as follows :—

Labourers ...	789	Tailors	155	Packers ...	97
Clerks ...	312	Cabinet Makers	146	Engineers ...	87
Policemen ...	251	Canvassers ...	122	Dressmakers	41
Shop Assistants	202	Cigarette Makers	118	Coachmen	31
Warehousemen	183	Widows ...	116	Motormen	26
Printers ...	182	Tram Drivers ...	110	Milliners ...	19
Charwomen ...	182	Postmen ...	107		

7. The average rent of L.C.C. dwellings, including suburban estates, is 2/11 per room, the average rent of new houses provided by other agencies 2/4 per room, but it is very misleading to compare these figures because the L.C.C. dwellings are mainly central and recent, whereas the others are less central and less recent.

8. The total financial result on all dwellings and estates from the date of opening the first block in April, 1894, up to 31st March, 1906, shows that a sum of £56,882 has been temporarily defrayed out of the rates, of which a sum of £17,798 has already been repaid out of revenue, leaving a net contribution from the rates of £39,084, owing mainly to the fact that during the time the houses are being erected, and before any rent can be received for them, the expenditure is bearing interest but brings back no return.

On the 31st March, 1906, however, there were credit balances in respect of dwellings in occupation as follows :—

	£
Sinking Fund accumulations	72,216
Repairs and Renewals Fund accumulations	27,889

or a total of £100,105, so that except in respect of slum buying the dwellings have more than paid their way.

DWELLINGS ERECTED BY THE LONDON COUNTY COUNCIL.

District, Situation, and Date of Erection.	No. of Dwellings.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Site.	Cost of Site.* (a) Housing Valuation. (b) Actual Cost	Cost per Room.
				£		£	£
Battersea, S.W.							
Battersea Bridge	10	One	5/0	15,704	—	1,350	109 B
Buildings, Bridge	44	Two	6/0 to 7/6				10 S
Road (1901)	15	Three	8/0 to 9/0				
✶Durham Buildings,	56	Two	4/6 to 6/0	24,621	—	2,380	92 B
York Road (1904)	52	Three	7/0 to 8/0				9 S
Bermondsey, S.E.							
✶Barnaby Buildings	40	Two	5/6 to 6/0	16,374	—	1,422	82 B
Leroy Street (1904)	40	Three	7/6 to 8/0				7
✶Swan Lane,	135	Two	5/0 to 5/6	55,356	—	5,000	87 B
Rotherhithe	115	Three	7/0 to 8/0				8 S
(1902-4)	5	Four	8/6 to 9/0				
Bethnal Green, E							
Boundary Street	15	One	3/6	275,526	15	62,710	103 B
Estate (1895-1900)	533	Two	5/6 to 8/0		acres		23 S
	388	Three	7/6 to 10/6				
	98	Four	9/6 to 12/6				
	7	Five	12/0 to 13/0				
	3	Six	14/0 to 14/6				
	103	Work-shops					
Clerkenwell, E.C.							
✶Mallory Buildings,	1	One	5/0	9,900		2,120	
S. John St., E.C.	15	Two	6/0 to 7/0				
(1906)	17	Three	8/6 to 9/6				
Deptford, S.E.							
✶Raleigh, Drake,	38	Two	5/0 to 5/6	24,325	—	1,283	74 B
and Benbow	74	Three	6/0 to 6/6				4 S
Buildings, Hughes'	8	Four	7/6				
Fields (1904)							
✶Sylvia Cottages,	24	Three	7/6	5,053	—	1,000	70 B
Brookmill Road							14 S
(1902-3)							
Finsbury, E.C.							
Costermongers'	29	One	2/3 to 2/9	4,714	—	1,900	54 B
Dwellings,	23	Two	4/6 to 5/0				22 S
Dufferin Street,	4	Three	6/6 to 7/0				
S. Luke's (adapted	12	Sheds	1/0				
1892)	12	Stables	1/6				
✶Wenlake Buildings	25	Two	6/6 to 7/0	19,534	—	5,000	80 B
Ruby Street,	46	Three	8/6 to 9/6				20 S
S. Luke's (1905)	15	Four	10/0 to 10/6				

DWELLINGS ERECTED BY THE LONDON COUNTY COUNCIL.—*Continued.*

District, Situation, and Date of Erection.	No. of Dwellings.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Site.	Cost of Site.* (*a*) Housing Valuation. (*b*) Actual Cost.	Cost per Room.
				£		£	£
Greenwich, S.E.							
East Greenwich	30	Two	5/0	32,308	—	1,148	139 B
Cottages, Black-	20	Three	6/0 to 6/6				5 S
wall Lane (1894)	28	Four	8/0 to 8/6				
Hardy Cottages,	51	Three	6/6 to 7/6	12,298	¾ acre	1,000	81 B
East Street,						(17,535)	7 S
Trafalgar Road							
(1901)							
Hughes' Field	71	Two	5/0 to 5/6	35,756	4½	3,720	107 B
Cottages (1895)	61	Three	6/3 to 6/6		acres	(83,793)	11 S
	2	Four	7/6			†	
Idenden Cottages,	50	Four	8/6 to 9/0	17,156	—	1.500	85 B
Tunnel Avenue							8 S
(1896)							
Hackney, N.E.							
✶Darcy Buildings,	25	Two	6/0 to 6/6	9,701	—	—	—
London Fields	15	Three	8/0 to 8/6				
(1904)							
✶Valette Buildings,	39	Two	6/6 to 7/0	18,160	—	3,000	87 B
Mare Street (1905)	34	Three	8/6 to 9/0				
	7	Four	10/6				
Holborn							
Cranley Buildings,	6	Two	8/0	3,017	1/5	750	100 B
Brooke's Market	6	Three	10/6		acre	(8,018)	25 S
(1897)							
✶Bourne Estate,	16	One	4/6 to 6/0	142,132	2¾	44,000	102 B
Clerkenwell Road	306	Two	7/6 to 8/6		acres	(201,000)	32 S
(1902-4)	167	Three	9/6 to 11/0			†	
	48	Four	11/0 to 13/0				
	23	Shops	4/6 to 6/0				
✶Herbrand Street,	20	One	3/6 to 4/0	26,491	—	7,000	78 B
Russell Square	240	Two	6/0 to 6/6				20 S
(1904)	120	Three	8/0 to 8/6				
Shelton Street,	3	One	3/6 to 4/0	19,292	1 1/5	5,100	111 B
Drury Lane (1896)	45	Two	6/6 to 8/0		acres	(68,419)	29 S
	11	Three	9/0			†	
	4	Four	11/0 to 11/6				
	21	Work-	4/0 to 6/0				
		shops					
Islington, N.							
✶Wessex Buildings,	5	One	4/0 to 4/6	45,661	—	12,500	87 B
Wedmore Street,	140	Two	5/6 to 7/0				24 S
Holloway (1904)	80	Three	8/0 to 9/0				

DWELLINGS ERECTED BY THE LONDON COUNTY COUNCIL.—*Continued.*

District, Situation, and Date of Erection.	No. of Dwellings.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Site.	Cost of Site.* (*a*) Housing Valuation. (*b*) Actual Cost	Cost per Room.
				£		£	£
Lambeth, S.W.							
✶Lennox Buildings,	3	One	5/6 to 6/0		—	739	—
Wandsworth Road	17	Two	6/0 to 6/6				
(1905)	20	Three	8/0 to 8/6	11,608			
✶Clere Cottages, Wandsworth Road (1905)	7	Three	8/6				
Poplar, E.							
Adelaide Buildings	25	Two	5/0 to 6/0				
Ann Street (1901)	15	Three	7/0 to 7/6	23,781	¾ acre	2,260	76 B
✶Melbourne and	65	Two	5/0 to 6/0				7 S
Sydney Buildings, Ann Street (1902)	30	Three	7/0 to 7/6				
Cotton Street	30	Two	5/6	12,768	—	1,400	71 B
(1901)	40	Three	7/6 to 8/0				8 S
Council Buildings,	30	Two	5/0 to 5/9	16,420	—	621	136 B
Raleana Road	20	Three	6/6 to 7/6				6 S
(1894)							
✶Preston's Road	140	Two	4/6 to 5/0	44,435	—	6,950	70 B
(1904)	124	Three	6/6 to 8/0				11 S
Shoreditch, E.							
Goldsmith's Row	8	Two	5/6	7,129	—	1,000	99 B
Cottages, Hackney	12	Three	7/6 to 8/6				14 S
Road (1895)	5	Four	10/0				
St. Pancras, N.W.							
Churchway Estate,	2	One	4/6 to 5/0	39,127	2 acres	8,550	94 B
Seymour Street	124	Two	7/0 to 8/0				21 S
(1901-2)	50	Three	9/6 to 12/6				
	4	Four	11/6				
Southwark, S.E.							
Borough Road	52	Two	6/0 to 8/0	24,014		5,000	120 B
Dwellings (1900)	32	Three	9/6 to 10/0		1½ acres		25 S
Cobham Buildings,	40	Two	6/0 to 6/6	13,007		2,100	93 B
Pocock Street, Blackfriars Road (1900)	20	Three	8/6 to 9/0				15 S
Green Street and	13	One	4/6 to 5/0	21,075	½ acre	3,860	100 B
Gun Street, Black-	71	Two	6/6 to 7/0				20 S
friars (1897)	18	Three	8/6				
	8	Sheds	6d.				
Holmwood Build-	12	Two	8/6 to 9/0	4,777	—	450	133 B
ings, 97, Southwark	4	Three	12/6				13 S
Street (1900)							

DWELLINGS ERECTED BY THE LONDON COUNTY COUNCIL.—*Continued.*

District, Situation, and Date of Erection.	No. of Dwellings.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Site.	Cost of Site,* (*a*) Housing Valuation. (*b*) Actual Cost	Cost per Room.
				£		£	£
Stepney, E.							
✶Brightlingsea	5	One	3/6 to 4/0	13,665	—	1,360	81 B
Buildings, Narrow	20	Two	5/0 to 5/6				8
Street (1904)	35	Three	7/0 to 7/6				
	5	Four	8/6 to 9/0				
Beachcroft Build-	20	Two	5/6	11,736	1 acre	1,200	117 B
ings, Brook Street	20	Three	7/0 to 7/6				12 S
(1894)							
Cranford Cottages,	18	Three	8/6 to 9/0	4,397	—	600	80 B
Brook Street (1900)							12 S
Cable Street,	20	One	4/6 to 5/0	37,592	1½	3,660	94 B
Shadwell (1896-	100	Two	5/6 to 6/6		acres	(40,516)	9 S
1901)	60	Three	7/6			†	
✶Westminster, SW							
✶Dukes Court,	10	One	4/0	25,548	Part of	5,600	84 B
✶Drury Lane (1902)	75	Two	6/6		Clare		18 S
	35	Three	8/6		Market		
	10	Four	10/6		site		
✶Siddons and Stir-	10	One	4/6	17,267	5·23	4,000	89 B
ling Buildings,	30	Two	6/6		acres		21 S
✶Russell Court,	35	Three	8/6				
✶Drury Lane (1903)	5	Four	10/6				
Millbank Estate	2	One	3/6	202,927	8 acres	44,340	92 B
(1899-1902)	485	Two	6/6 to 8/6				20 S
	392	Three	8/6 to 10/6				
	16	Four	12/0 to 13/0				
	1	Five	12/6				
✶Croydon (Surrey)							
✶Norbury Estate,	6	Four	8/6	—	—	—	—
Palmers Road	2	Five	11/0				
(1906)							
✶Tottenham, N.							
✶White Hart Lane,	81	Three	5/0 to 6/0	38,018	5 acres	2,510	75 B
Lordship Lane	40	Four	6/3 to 6/6				5 S
(1904)	20	Five	7/6 to 8/0				
✶Wandsworth, SW							
✶Totterdown Fields	32	Two	6/0	—	—	—	—
Upper Tooting	241	Three	6/6 to 8/0				
Road, Tooting	76	Four	8/0 to 10/6				
(1903-5)	115	Five	9/6 to 13/0				

† *Actual cost of area in Brackets und rneath.*

✶ *New dwellings built in the four years since the preparation of the tables in Housing Handbook pp. 83—84.*

HOUSING IN THE CITY.

The City Corporation has not erected any artisans' dwellings under the Housing of the Working Classes Act 1890, but it has put up three blocks of dwellings under other powers and one voluntarily, the costs being paid out of the city's fund.

The buildings erected under the Artisans' and Labourers' Act are situated on a site in Stoney Lane, Middlesex Street, which was cleared between 1877-1879. The site covers 79,198ft., or nearly two acres, and five separate blocks of dwellings have been erected, at a total cost of £201,415. Each of the blocks is five storeys high, counting the ground floor, and altogether they contain 241 tenements. Under two of the blocks are 20 shops, with 34 rooms at the rear, and this brings the total number of habitable rooms, exclusive of the shops, up to 535. The rents are as follows:—Large shop, with one room, 28/- per week; shop, with two rooms, 25/-; small shop, with one room, 16/-; shop and basement, 13/-; small shop and basement, 10/-; three-room tenements, 8/6 to 9/- per week; two-room tenements, from 6/- to 7/6 per week; and one-room tenements, 4/- per week. Rentals in 1905 amounted to £5,930, against an expenditure of £5,410, including £2,933 interest on loan. There was thus a balance of £223 in favour of the account.

Tower Bridge buildings, in Dockhead, were taken on lease by the Corporation for 25 years. They are of the model dwelling style, and comprise basement, ground, and four floors. The area of the site is approximately 6,830 square feet, the buildings covering about 4,720 square feet. Excluding the shops on the ground floor, the dwellings consist of 70 rooms, divided into 31 suites of one, two, and three rooms, providing accommodation for about 30 families. The weekly rents range from 9/6 to 3/6. The rents for the year 1905 amounted to £875, and the outgoings to £1,076 13s. 10d., leaving a deficit of £314 0s. 4d. to be made up from the funds of the Bridge House Estates. These are about the average figures.

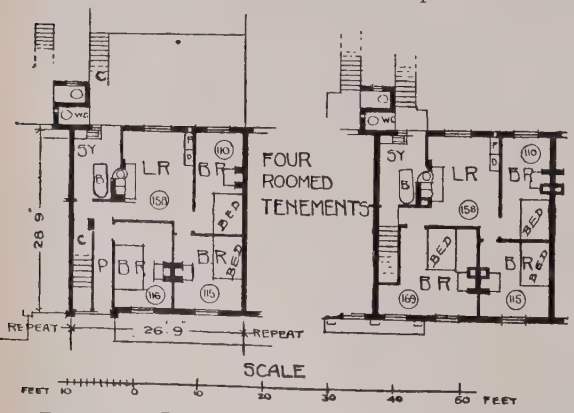
Viaduct Buildings stand on a site which, with a covered yard, is 8,400 square feet. They are four floors high, including the ground floor, and contain 40 dwellings, each with parlour, scullery w.c., etc., and one bedroom. The number of persons occupying the dwellings is 178. The total rentals for 1905 amounted to £784, the rents charged ranging from 8/6 to 6/- per week.

The dwellings erected voluntarily by the Corporation, in Farringdon Road, were built in 1865, at a cost of £54,568, and extended in 1880, at a cost of £5,199. The area of the site is about 26,800ft. super. The buildings are six floors high, including ground floor, and contain twelve shops, each with parlour, scullery, w.c., etc., and two bedrooms; 84 dwellings, each with parlour, scullery, w.c., etc., and two bedrooms; and 84 dwellings, each with parlour, scullery, w.c., etc., and one bedroom. The total number of persons accommodated is 833. The rents per set of rooms range from 4s. 6d. to 7s. 6d. per week, and the total rentals for 1905 amounted to £3,892.

METROPOLITAN BOROUGH COUNCILS.

Battersea.—The Council has built, by direct labour, tenements and houses, on the Latchmere Estate, for 315 families of the working classes. Each house or tenement is self-contained, is wired for electric light, 1d. in the slot at 4d. per unit, and is provided with combined food cupboard and dresser, and ample shelving, with patent combined kitchen-range, copper, bath arrangements, and back garden. The walls are of hard stock bricks, the fronts faced with picked stocks, with red hard courses and quoins to the windows. The roofs are of Welsh slate, capped with red tiles. Wages paid by the Council were:—Plumbers and plasterers, 11d. per hour; carpenters, bricklayers, electricians, and masons, 10½d. per hour; lathers and painters, 9d. per hour; scaffolders, 8d. per hour; labourers and watchmen, 7½d. per hour. Forty-eight hours was a week's work. The price of the building worked out at under 7d. per foot cube, or £78 per room, not counting the bathroom-scullery, with an area of 75 square feet. The houses are supplied with water by an artesian well, 456 feet deep, sunk on the estate. The average cost of electric light to the tenants is 1¾d. per night in winter, and ⅞d. in summer. Streets and buildings cover nearly eight acres, while nearly four acres are reserved for a recreation ground.

On the Town Hall Estate there are 14 houses containing two three-room tenements each, and four houses containing two two-room tenements each, fitted up similar to those on the Latchmere Estate. Wood block flooring, however, is provided on the ground floors. The last financial returns were as follows: *Latchmere Estate*—receipts £7,405; expenditure (including interest and repayment of loans) £7,503, deficit £98. *Town Hall Estate*—receipts £760, expenses £851, deficit £91. When the repayments are balanced against this the result is that they may reasonably claim to be self-supporting. The houses are divided into three distinct types, viz., four-room tenements, three-room tenements, and five-room houses. The height of all rooms is 8ft. 9in. clear, and each tenement has its own separate entrance and back garden.



BATTERSEA COTTAGE FLATS—LATCHMERE ESTATE.
Four-roomed tenements (see tables following).

Bermondsey.—The Borough Council, under Part II of the Housing Act, 1890, has erected four blocks of model dwellings capable of accommodating 980 persons in 490 rooms, on the Fulford Street and Braddon Street area. These dwellings were constructed from competitive designs, adjudicated upon by the Vice President of the Royal Institute of British Architects. They are on the balcony system, and cost £83 per room, or 8⅗d. per foot cube.

Camberwell.—Two schemes are being carried out by the Council under Part III, one in Camberwell which is described elsewhere, for reconstructing an insanitary area [sec. 59 (2) (3)], and the other in Grove Vale, Dulwich, for providing new dwellings under sec. 59 (1).

There a plot of land, about eight acres in extent, has been purchased for £5,400, after setting aside a proportion for public improvements. Ninety-five houses have been erected to accommodate 183 tenements. The scheme is completed, and the total cost of the site and houses is over £60,000. This estate is quite self-supporting, after setting aside the unnecessarily liberal proportion for repairs fund as required by the London County Council.

The financial results show a surplus at March, 1906, of £82 11s. after paying all working expenses, with interest and repayment of loans and a sum of £554 in respect of loan charges and contributions to a repairs fund while the buildings were in course of erection and producing no income. Empties last year were £2 17s. 7d., and arrears nil on a rental of £4,798. The estimated gross profit for the year ended March, 1907, is £3,492—sufficient to pay £1,478 in rates and all the above charges, and to give a surplus of £659. In a special report on this subject the Borough Accountant shows that the repairs fund already contains £1,300, and that the accumulated surpluses of this Dulwich scheme will amount to £4,474 in 1914-15, thus almost paying for the deficit on the acquisition and improvement of the Hollington Street area.

The total outlay of the Council on all its housing schemes is about £120,000.

Chelsea.—The Council bought Onslow dwellings in 1901, and in Beaufort Street, near Battersea Bridge, also purchased, about four years ago, a cleared site, some 1·6 acres in extent, and has erected artisans' dwellings thereon. These dwellings consist of five blocks of six-storied houses, known as Sir Thomas More Buildings, and contain 262 tenements, with 583 rooms, costing £89 or 8⅗d. per foot cube. A drying room, day and night hot water supply, including boiling water for kettles, and eight bath rooms are also provided. All partitions are of fire-proof material 2½ inches thick, and the walls are finished with distemper. The floor area is 239 square feet for one-room, 380 square feet for two-room, and 538 square feet for three-room tenements. In 1905-6 the Council erected Pond House upon the site of Nos. 21-23, Pond Place.

Hackney.—The erection of tenement dwellings in Urswick Road at an estimated cost of £21,000 is under consideration.

Hammersmith.—In November, 1903, three blocks of eight tenements for 24 families were opened in Yeldham Road. The rooms are lighted by electricity from the adjacent works. The buildings, the total cost of which was £5,500, were built on vacant land.

Hampstead.—A site was acquired in Lower Cross Road, at the corner of Upper Park Road, and three blocks of dwellings, with accommodation for about 250 people, have been completed and are occupied. The sets of rooms are self-contained, each having its own scullery, water closets, etc.

St. Marylebone.—The London County Council sanctioned a loan of £12,265 for the buildings on the condition that the Borough Council set aside £103 a year as a repairs fund. The buildings were completed in March, 1905. They consist of seven stories in red Ibstock facings, relieved with picked Fletton bricks, which are largely used throughout, and set in Portland cement mortar. The back part of the roof is flat and used as a drying ground. Entrance halls, corridors, staircases, landings, and wash-houses, are of glazed brickwork from floor to ceiling. There are two wash-houses, each with two washing troughs on each floor, with dust galleries for sanitary dustbins between. There were very many more applicants than tenements. The Improvements and Housing Committees submitted a scheme, under Part II, in relation to an area known as the Devonshire Place area, but owing to various circumstances it has not yet been proceeded with.

St. Pancras.—The London County Council, under Part I of the Housing Act, has cleared the area known as Churchway, and erected model dwellings thereon. The Borough Council, under Part II, proposes to deal with four other areas—the Brantome Place, Prospect Terrace, Chapel Grove and Eastnor Place areas. Brantome Place area has recently been demolished. Prospect Terrace area is about to be demolished. It is proposed to erect model dwellings in both areas, which will re-house 520 persons—320 in Brantome Place and 200 in Prospect Terrace. This, however, will not re-house the whole of those displaced, and to provide for the surplus the Council has erected working-class dwellings in Great College Street. The site extends to 15,404ft., and the buildings accommodate 332 persons. Each tenement is self-contained, having its own wash-house, copper, and sanitary conveniences, and a small covered balcony on which a dustbin stands. The contract for the erection of the buildings amounted to £17,734, but to this must be added the cost of the site—viz., £6,500. Model dwellings are also proposed to be constructed on Chapel Grove and Eastnor Place areas. In the first case accommodation will be provided for 400 persons in the place of 501 who will be displaced by the execution of the scheme, while in the latter case, 100 persons will be re-housed, 189 being displaced.

Shoreditch.—The Shoreditch Vestry cleared a large insanitary area in Moira Place, displacing 533 persons. Artisans' dwellings were erected in 1899, capable of re-housing 400 people, and further blocks of dwellings, with shops, have been erected for another 148 persons. Under Part III of the Act the Council has also purchased an estate at Haggerston, and intends developing it for housing purposes.

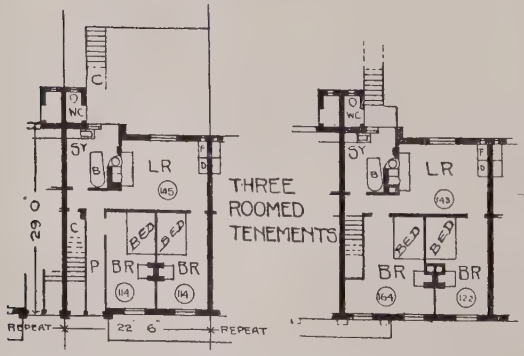
Stepney.—Two schemes under Part II were inaugurated by the late Limehouse Board of Works, the sites being practically cleared before the Council came into existence. The Queen Catherine Court scheme was sanctioned at the end of 1893. The number of persons displaced was 133. The area of the whole site is about 9,000 super. feet, and a block of dwellings ("Edward Mann Buildings") has been erected on 6,000 super. feet, and the remainder of the site has been let as a store. These dwellings accommodate 128 persons. The Council has also purchased under the provisions of Part III of the Housing of the Working Classes Act 1890, seven private houses adjoining the area in Dorset Street and Brunswick Place, which the Council let as workmen's dwellings.

Westminster.—The Westminster City Council purchased a site from the Ecclesiastical Commissioners, with a frontage to Regency Street of 305 feet, to Page Street of 175 feet, and to Vincent Street of 228 feet, containing a superficial area of nearly $1\frac{1}{2}$ acres. Three parallel blocks, known as Norfolk House, Probyn House, and Jessel House, have been built, six storeys in height, including half-basement and attic storeys. There are two roadways, or playgrounds, 40 feet wide between the blocks, at the ends of which arcading has been constructed to connect the buildings, so as to form continuous and artistic frontages. The buildings house about 1,600 persons, there being 793 rooms divided into 342 tenements. The rents include chimney sweeping and the free use of venetian blinds, baths and hot water supplies, and drying room. The cost of the land and buildings has been approximately £95,000, or about £5,000 less than the architects' original estimate, and the rents are adjusted to a scale that will, after providing for a sinking fund to repay the total outlay on the buildings in 60 years, and on the land in 80 years, give a net return on the expenditure of $3\frac{3}{4}$ per cent. per annum. The scheme is therefore self-supporting, ample provision having been made for all outgoings. The dwellings are occupied only by members of the working classes principally employed at limited wages, within the City of Westminster. The one, two, and three-room tenements are on the associated principle, but the four-roomed are self contained. The elevations are faced with red Leicester bricks, relieved with artificial stone dressings of a pale buff tint, while carved cement ornament has been introduced with good effect. The landings and staircases have dados of white tiles with borders of blue tiles in relief, and ornamental panelled balusters have been used instead of plain bars. Each living room has a dresser and shelves, a self-setting close range, with removable oven, a cupboard in two parts, ventilated at the top for food, and arranged as a coal bunker below. Each bedroom has a stove and a clothes cupboard. The windows have special arrangements for affording ventilation when closed, and there are ventilating fanlights over the doors of the tenements. Gas for lighting and cooking is supplied on the penny in the slot system. On every landing there are sinks and taps, besides a laundry fitted with boiler and washing trough, of which each tenant has the exclusive use for one day. There are nine bath-

rooms on the basement of Jessel House, free to tenants at separate times for males and females. Hot water can be obtained at all times, day and night, from taps on the areas, while in an urn room are copper kettles, from which boiling water will be served at breakfast and tea times. There are, in addition, workshops, a drying room, free of charge, and lock-up sheds for cycles and perambulators, at 2d. or 1d. per week.

In July, 1906, there were opened the City of Westminster Dwellings, Marshall Street, Golden Square, W The building is five storeys in height, and has a total of 20 tenements, containing 50 rooms. The rents are higher than in Regency Street, owing to the increased value of the land.

WESTMINSTER BLOCK DWELLINGS—REGENCY STREET.
Associated, Single, and Two-room Tenements. Rents,



L.R. denotes Living Room.
B.R. ,, Bedroom.
Sy. ,, Scullery.
P. ,, Passage.
B. ,, Bath.
C. ,, Coals.
D. ,, Dresser.
F. ,, Food Cupboard.
Figures ,, Area in feet.

BATTERSEA COTTAGE FLATS—LATCHMERE ESTATE.
Three-room tenements (see under Battersea and tables following)

DWELLINGS ERECTED BY METROPOLITAN BOROUGH COUNCILS.

Situation and Date of Erection.	No.	Rooms in each.	Rent per Week.	Cost of Building and other Works.	Area of Site.	Cost of Site.	Cost per Room.
***Battersea**				£		£	£
Latchmere Estate Cottage Flats	69	Three	7/6				
	69	Three	7/6			Land,	85
	73	Four	10/0			Corpo-	4 R
	73	Four	10/6	98,303 5s. 11d.	7 acres 1 rood 28½ pls	rate Property, 4,142 Road	89
Latchmere Estate Cottages	2	Three	7/6				
	1	Four	10/0				
	28	Five	11/6				
Town Hall Estate Cottage Flats	4	Two	6/6	11,421	½ acre	Ditto, 319 Footpath	114
	4	Two	6/6				
	14	Three	8/6				
	14	Three	8/6				
***Camberwell**							
Hollington Street, 230 houses in slum remodelled and adapted into 370 dwellings	243	Two	4/6	Adapted 45 per house	5¼ acres	Varied Tenures, 3.500 Road	—
	56	Three	6/6				
	67	Four	8/6				
	4	Five	10/0				
Grove Vale	86	Three	10/0	46,902	6½ acres	5,540 S 5,597 R	73 B 17 SR 90
	88	Four	11/0				
	6	Five	14/6				
	1	—	20/0		—	—	
***Bermondsey**							
Fulford Street and Braddon Street	25	One	3/6	42,082	5,000 sq.yds.	36,780	86 B 75 S
	165	Two	5/6 to 6/0				
	45	Three	7/6 to 8/0				
***Chelsea**							
Onslow Dwellings, Pond Place	45	Two	4/6 to 5/0	Already built	1 acre 4,779 sq.yds.	Land and Build'ngs *c*18,350	66
	63	Three	5/6 to 6/0				
Sir Thomas More Buildings, Beaufort Street	37	One	3/6 to 4/0	51,704 inclusive	1 3/5 acres	*c*12,500	89 BR 22 S 111
	130	Two	6/0 to 7/0				
	94	Three	8/6 to 9/6				
Pond House, Pond Place	8	Two	7/6	8,372	1/5 acre	*c*2,300	95 B 24 S 119
	24	Three	9/6 to 10/6				
***Hammersmith**							
Yeldham Road (1903)	12	Three	6/6 to 7/0	5,684 6s. 8d.	640 sq.yds.	240 inclusive	65 B 3 S
	12	Four	8/9 to 9/0				
***Hampstead**							
	12	Two	6/6 to 6/9	11,496	1 rood 17 pls.	1,296 inclusive	93 B 10 S 103
	20	Three	9/0				
	10	Four	11/6				

DWELLINGS ERECTED BY METROPOLITAN BOROUGH COUNCILS.—*Continued.*

Situation and Date of Erection.	No.	Rooms in each.	Rent per Week.	Cost of Building and other Works.	Area of Site.	Cost of Site.	Cost per Room.
				£		£	£
Shoreditch							
Moira Place	36	Two	6/6	18,386	1½	4,420	91 B
	62	Three	8/6		acres		22 S
							113
***S. Marylebone**							
John Street Dwellings (1905)	18	One		12,265	1,045	7,400	128 B
	24	Two			sq.yds.		80 SR
	10	Three					
***S. Pancras**							
Great College Street	2	One	5/0	17,618	948	6,500	106 B
	2	Two	7/0 to 8/0	8s. 4d.	sq.yds.	inclusive	39
	48	Three	9/6 to 12/0				
	4	Four	12/0 to 15/0				145
***Stepney**							
Edward Mann Buildings, Dorset Street, Ratcliffe (1903)	11	Two	6/0 to 7/0	5,639	641	*d*851	85 B
	14	Three	7/0 to 8/0	3s. 9d.	sq.yds.		13 S
							98
Potter Dwellings, 3, Colt Street, and Limehouse Causeway, Limehouse (1904)	15	Two	6/0	5,974	918	*d*1,110	90 B
	12	Three	7/6	6s. 4d.	sq.yds.		17 S
							107
Nos. 25, 27, and 29, Dorset Street (1904)	3	Four	6/6 and 7/6	450 inclusive	133 sq.yds.	408	—
and Nos. 3, 4, 5, and 6, Brunswick Place, Ratcliffe. Houses purchased (under Part III. Housing Act) May 1904	4	Four	7/6	450 inclusive	170 sq.yds.	408	—
***Westminster**							
Norfolk House, Probyn House, and Jessel House, Regency Street, Westminster	44	One	3/0 to 4/3	63,000	1½	32,000	79 B
	159	Two	6/0 to 7/0		acres		41
	126	Three	8/6 to 9/6				
	14	Four	11/6 to 12/6				120
Golden Square, Marshall Street	10	Two	8/0 to 8/6	4,600	356	2,700	92 B
	10	Three	11/0 to 11/6		sq.yds.		54
							146
***Woolwich**							
Manorway Cottages	25	Four½	8/0 to 11/0	8,480	-	—	85 B

c Roads and Sewers included in Building Cost. *d Housing Valuation.*

* *New dwellings built in the four years since the preparation of the tables in Housing Handbook, pp. 83—84.*

CHAPTER V.

MUNICIPAL HOUSING IN THE PROVINCES.

This chapter consists of two parts (1) Short alphabetical notes on various towns; (2) Fuller particulars as to Birmingham, Glasgow, Liverpool, Manchester, Newcastle, and Sheffield Cheap Municipal Cottages.

Altrincham, Bangor, Exeter, Guildford, Merthyr Tydfil, Neath, Prescot, Stretford and Sheffield are dealt with in Chapter VIII.

I.—SPECIAL NOTES AND GENERAL INFORMATION.

Aberavon.—A scheme prepared for 24 houses at 6s. per week, costing £165 each for building and £322 for the site, has been strongly opposed by various "interests."

Bath.—Dolemeads Dwellings have been erected in a low-lying district on the river level. There are 42 houses erected on what was formerly a very unhealthy district, being subject to serious floods occasionally. The site has, at a cost of about £8,000, been raised above flood level. The rents are collected weekly, no arrears being allowed, and although somewhat costly a vast improvement has been effected. The Council has approved of a further outlay of £8,000 in this district, upon similar dwellings and street widening.

Barnes.—"The houses are all tenanted and continue to be extremely popular. They involve no charge on the rates." (*Report M.O.H.*)

Birkenhead.—It is proposed to acquire 1,798 yards of land for £1,573, and pay £1,138 for a portion of this as a site for new municipal houses.

Bradford.—A committee has been formed to work on the lines of Miss Octavia Hill. Sixty-six workmen's dwellings, as an instalment towards the provision of accommodation at a distance for the persons to be displaced from an insanitary area, have been built and occupied. The cost per house is: Land £28 11s. 6d., buildings £183 0s. 6d., streets and sewers £28 8s., establishment charges £7 4s., or a total of £247 4s. Building cost per foot cube 4½d.; rents 5/6. Plans for tenements in the Longlands District are before the Local Government Board. The cottages have two floors and an attic.

Brighton.—Some of the cleared area was sold under a condition that working class dwellings should be erected. Thirty cottages and ten double tenements have been thus provided by private enterprise.

Carlisle.—Receipts from dwellings £135, working expenses £73, net return £62 towards loan charges.

Chester.—Agreed to build on Corporation land the following additional houses : 8 one-bedroom houses at 2/6 per week instead of 2/9 ; 16 two-bedroom houses at 3/3 per week instead of 4/7 ; 4 three-bedroom houses at 3/6 per week instead of 5/7½—the difference being contributed by the rates, provided it does not exceed the amount of the annual contribution to the sinking fund. Half the tenants of the twelve existing cottages earn under £1 a week, and the other half under 25/- a week.

Croydon.—Eighty-six cottages have already been erected on land at Woodside, and a scheme is being prepared for utilising additional land purchased at a cost of £4,550. The cost per foot cube was 7d., and the relative sizes are : Class A, 6,561 cubic feet ; and Class D, 8,943 cubic feet.

Camberley.—A scheme is being promoted under Part III, in the face of considerable opposition, for leasing 3½ acres of the Crown lands, off King's Ride, at £12 per acre, and building only eight houses to the acre, at a cost of £200 each, to be let at 6/6 per week.

Cambourne.—Alterations are being made in the bye-laws to enable a scheme to be carried out with financial success in place of a previous proposal which, it is alleged, was killed by the unnecessary requirements of the building regulations.

Chelmsford.—Seven houses of an inferior type, dilapidated and out-of-date, were purchased conditionally by the Town Council for £495, with a view to their adaptation under Section 57, Part III, of the Act o 1890, but the Local Government Board advised the Council not to spend money in this way on such bad property, but rather to erect new tenements or cottages.

Coventry.—The Council has adopted Part III, and proposes to carry out a scheme for erecting 70 houses, to be let at 5/- per week.

Chiswick.—Twenty houses have been built at Strand-on-the-Green in two blocks, 10 houses with 19ft. frontage, costing £400 each, and 10 with 18ft. frontage, costing £365 each, the land and roads costing £973. The rents are 4/9 and 6/3 per week.

Devizes.—In addition to letting out 54 building plots, the Council have built 12 cottages, at a cost of £158 12s. per cottage for building, £15 12s. for roads, and £6 6s. per annum ground rent, or a total cost of £174 4s. per cottage. Ten are let at 5/6 and two at 6/- per week, and they are expected to be self-supporting. It was said in the Council that speculative builders had done and were doing a great deal in Devizes in putting up small villas, but the difficulty lay with the cottages, which they failed to erect in sufficient numbers. It is found that several plots of land originally leased to workmen occupiers, have now got into other hands, owing to the workmen leaving the town.

Ealing.—Five acres out of an estate of 6½ acres have been covered by 103 cottages and 36 flats, at a total outlay of £40,000. The flats have two bedrooms, kitchen, and scullery, and are let at 5/6 and 6/- per week. The Council has not availed itself of the extended period for repayment of loans granted by the Act of 1903.

Finchley.—Sixty cottages are now erected, and there is land, part of the site, divided into 30 plots and let in allotments.

Flockton (U.D.C., population 1,280).—Out of 259 houses in this district, only 100 have more than two rooms, and the Council has appropriated, for building six houses under Part III, a portion of four acres of land acquired for a sewage scheme, at a cost of £66 per acre. The six houses are to cost £1,275, and to be let at £10 each per annum.

The rents are 6/6 per week, producing £162 10s. per annum.

Hampton.—After a very full investigation by accountants and a special committee, at the instance of hostile critics, it has been officially decided that these Municipal cottages pay their way, and are no charge upon the rates.

Hendon.—The Council offered a prize of £20 for a design for cheap cottages, not to exceed 6d. per foot cube, and adopted the plans of Mr. Hornblow. A scheme is going forward for the erection of houses on five acres of land, forming part of the present Child's Hill allotments, to be bought from the Ecclesiastical Commissioners for £2,380, in addition to an expenditure of £2,610 on roads, or a total cost of £4,990. The estimated cost of 34 houses, with 15ft. frontage and 120 houses with 13ft. frontage is £34,980, making altogether £39,970 for land, roads, and buildings for 150 cottages, with rents at 8/- to 8/6 per week, or £3,276 per annum. The scheme to be self-supporting.

Hereford. It was reported to the Council that there was only one empty cottage in the town below 5/- a week, and a scheme has been put forward for the adoption of Part III, so as to purchase nine acres of land, and lease it to a company or an individual to build cottages thereon.

Heston-Isleworth.—Twenty-two cottages are built, and there is land available for 100 more houses.

Hornsey.—One hundred and forty-four cottages and 24 flats have been erected for some time, and 140 houses fitted with Corne's combination bath, were completed in 1904. The cost per foot cube was class A 6d., class B 6¼d., class C 6¼d., and class D 6⅛d. A further scheme has now been adopted for erecting 120 cottages on 6½ acres of land at Highgate. The complete Hornsey schemes, including 308 cottages, costing £94,485, showed in 1905, receipts £6,552, working expenses £2,391, gross profit £4,161, equivalent to 4⅖ per cent. on outlay. Rates, taxes, and water are estimated in the new scheme at 22 per cent. of the gross rental. Empties and repairs at 10 per cent.

The cottages as designed by Mr. E. J. Lovegrove, the Borough Engineer are to have forecourts of 10 to 15ft., with gardens at the rear 25ft. to 65ft. deep. They are to be built in red brick, with rough cast fronts, in blocks of six to ten, and are to be of five types as under:—

Cottages.	Rooms.	Frontage.	Weekly Rent.
22 ...	six ...	21ft. ...	12/3
26 ...	six ...	17ft. 6in. ...	10/6
24 ...	five ...	13ft. 6in. ...	9/9
22 ...	four ...	13ft. ...	9/-
26 ...	three ...	13ft. ...	7/6

All have a scullery and a bath. The cost of land is £5,700, and the estimated cost of building £39,690, or a total estimated cost of £45,390, to be borrowed for sixty years at 3¾ per cent.

The Borough Surveyor advocates very strongly the principle of the four-class scheme carried out in Hornsey, whereby a certain percentage of the houses, rather larger and better than the ordinary cottages, are let at such fairly high rents as 11/3 per week, thus facilitating the supply of a cheap cottage for 6/6 per week, giving combined living and sitting room, scullery, bath (hot and cold water), larder, W.C., and coals, and two bedrooms, with a front and back garden—accommodation at a rental not to be found elsewhere in London. It also appears that even these higher-rented cottages were taken up by working men of small wage but with wage-earning families who desired to keep under the parental roof instead of taking lodgings. Certainly the idea of *varied* accommodation is the very essence of success in housing schemes.

Hull.—In addition to the 40 tenements in blocks the Council have erected on three sides of a quadrangle 11 six-room dwellings, with gardens, at 6/6 per week, and 34 four-room dwellings at 5/3 per week, while 32 four-room dwellings at 6/- per week are in course of erection.

Llandudno.—The cottages built by the Council have been continually let at 7/6 per week, and there is a very long list of applicants for vacancies. Each cottage has a frontage of 18 feet 4 inches, and the depth of the plot of land is 56 feet. The accommodation consists of living room 14 feet by 13 feet 9 inches, kitchen-scullery 13 feet by 9 feet 6 inches, pantry, coalhouse, and w.c. on ground floor, with three bedrooms 13 feet 6 inches by 9 feet 6 inches, 15 feet 3 inches by 8 feet 3 inches, and 11 feet 9 inches by 8 feet 6 inches respectively. The external walls are of rubble local stone cemented and pebble dashed externally. The internal walls are of brick with lath and plaster stud partitions on the first floor.

The height of rooms is 9 feet on ground floor, and 9 feet 3 inches on first floor. The roof is of Bangor slates laid with a 4 inch lap. All the rooms on the ground floor are paved with blue Staffordshire tiles on 4 inch of concrete.

The cost of building has been as follows :—8 flats at £143 per flat, 6 houses at £177 per house, 8 houses at £207 per house, 19 houses at £212 per house, and 10 houses at £274 per house.

The Council are satisfied the cottages have supplied a long felt want. Their action has also been an *inducement to private speculators to build* a more more modest class of house than had been the practice.

Nantwich.—The Housing Committee of the Council report that there are 707 houses, or half the total number in the town of Nantwich containing only two bedrooms, while 30 houses have only one b droom. Part III of the Act has been adopted.

Plymouth.—The Council has built four blocks of flats containing 245 rooms, at a cost of £22,420, on ¾-acre of cleared area, under Part I. It has also bought 29½ acres of vacant land on the outskirts, at a cost of £19 600, and has built on part of it 153 houses (mostly flats), at a cost of £37,203 for 559 rooms. Nearly a fourth of the area cleared is still available for building purposes. The rents are as follows :—Five rooms, 8/- ; four rooms, 7/- ; three rooms, 5/- to 6/- ; two rooms, 3/- to 5/- per week. The total income last year was £3,138, and the working expenses were £1,373, leaving a net return on capital of £1,765 The Admiralty have recently offered to lease the site of Millbay Barracks to any public authority or syndicate who erect suitable working-class dwellings, and give a preferance as tenants to Admiralty employees, Naval ratings and marines. The Town Council considered, however, that the present buildings are useless, and the cost of adaptation would be too great.

The sum spent on clearance and building 317 dwellings for 1,585 persons was £108,000, involving a charge on the rates of £2,800.

The average death-rate of the borough for the past ten years (1896-1905) compared with the previous ten years (1886-1895) is as follows : –

Average 10 years. 1896-1905	Average 10 years. 1886-1895	Reduction.
18·47.	21·21.	2·47 per 1,000.

This reduction is equal to a saving of 323 lives a year.

The averages for the district in which the unhealthy area dealt with under Part I of the Housing of the Working Classes Act of 1890 is situated, viz., How Street and Looe Street, are as follows :—

Average 10 years. 1896-1905	Average 5 years. 1891-1895	Reduction.
18·8.	22·5.	3·7 per 1,000.

Richmond —At Richmond there are now 135 houses, containing 666 rooms and 135 sculleries, costing altogether £38,729, or an average inclusive cost of about £58 per room. The income to March, 1906, averaged £2,435 per annum, working expenses £1,195, and the gross profit £1,240, equivalent to 4½ per cent. on the total capital outlay. The estimates for 1907 show a balance in hand of £360, and the balance sheet shows a balance of assets over liabilities of nearly

£4,000. The twenty conclusions (p. 131 Housing Handbook) hold good, except that the period of repayment of loan has been extended to 58 years. A scheme for clearing three acres under Part I has been begun at an estimated cost of about £38,000, and already £22,122 has been spent in the purchase of part of the area. The scheme for rehousing 300 of the 500 persons dispossessed will, unfortunately, be crippled from the start, owing to the site for the first 200 being situated in a somewhat inaccessible position at one of the most distant parts of the borough, and costing no less than £2,000 per acre with roads.

Risca.—The Council are erecting 48 houses, each with living room, kitchen, scullery, bath-room, and larder on ground floor, four bedrooms on first floor, and outside coalhouse and W.C., all for 6/- per week.

Rotherham.—A loan has been obtained for £11,426, and ten cottages, to be let at 7/6 per week, have been erected. Each house has 165 square yards of land at 1/3 per yard, and the cost of building is £237 per cottage, or 4d. ber cubic foot.

Salford.—The Council have built a lodging house, a street of tenements, and three cottage estates, at a total cost of £210,118, of which £117,598 was for the building and £75,634 for the site of 2,861 rooms in 652 dwellings, being £41 per room for building and £27 per room for site and roads. The model lodging house cost £1,555 for site and £15,326 for building (see pp. 63-64 Housing Handbook). Front streets are 36 feet wide and back passag s 12 feet wide, are all paved or flagged. The buildings are faced with hard red coal shale bricks, which are very impervious, the living-room floors are grooved and tongued boarding, the kitchen floors of red tiles on concrete bed. The gross income for the Queen Street and King Street dwellings has averaged £1,365, and the working expenses, including rates, £678, leaving a gross profit of £687, equivalent to $3\frac{1}{5}$ per cent. on the cost of building or $1\frac{4}{5}$ per cent. on the cost of site and buildings.

Shipley (Yorks).—The Council is borrowing £6,525 for 29 new dwellings, each with four rooms, scullery and bath, to be let at 5/6 per week, to rehouse persons displaced by improvement works. The estimated cost of building is £197 per cottage. The site of nearly an acre cost £229, and street works are estimated at £560.

Southampton.—The capital expenditure up to 31st March, 1906, has been £73,308; the income £2,841; working expenses and loan charges £4,575. Sixty-nine cottage flats have recently been erected at a cost of £17,577, and the Trade and Labour Council have asked for more to be built.

The following particulars as to cost and construction may be interesting :—

The lodging-house, including furniture and utensils, cost £83 19s. per bed, and is generally filled. The 24 tenements cost £116 per room, or 8d. per foot cube; brickwork was £14 per rod. The average depth of foundations is five feet.

The cottage flats consist of a living room, two bedrooms, and a scullery, the upstair flat having one bedroom larger than that below. The cost per flat was £201, per room £67, per cube foot 6d., per rod of brickwork £13 10s. The average depth of foundations is 3 feet 6 inches, on account of the site not being level.

Stafford.—The sinking fund of £124 is met by the rates as a matter of definite policy.

Swansea.—The Council has decided to build five more houses on land belonging to the Property Committee, thus bringing the total to 31. The mistake in Swansea has been building the dwellings piecemeal in isolated blocks.

Teddington.—After a series of elections fought mainly and successfully on the housing question, the District Council, by an almost unanimous vote, decided to buy 6½ acres of land in Shacklegate Lane, at a cost of £4,200, and to utilise 4⅓ acres, valued at £2,816, for the erection of 72 four-room cottages at 5/- per week, and 42 five-room cottages at 6/- per week, at a total estimated cost of £24,393, including 2⅙ acres of land, valued at £1,384, which is be developed afterwards. At the time of writing it is difficult to say whether these tenders will be above or below the estimated figures of £180 and £160 for five and four-roomed housed respectively, but in view of the figures for Altrincham, Bangor, Merthyr, Neath, and Sheffield, it would appear to be only a question of modifying plans and specifications to secure the erection of the dwellings at the figures mentioned, even if the first tenders, as at Richmond, come out in excess of the sum for which they may subsequently be constructed.

West Ham.—Sites have been purchased for £16,766 for other schemes at present postponed. The income from completed schemes was £6,477, the working expenses £8,211, and the net return £3,196 or 3·8 per cent. on outlay, as against £4,950, or 4·8 per cent., the actual loan charges on outlay.

Wolverhampton.—A site of 3,970 square yards was bought for £546, and 50 tenements on the flat system have been built for £5,032, or £40 per room, and are let at rentals of 2/6 for two rooms, and 3/- for three rooms.

Yarmouth (Great).—Eight dwellings, built for £930, have been let at 2/6 each per week, and twelve dwellings built for £2,500, have been let at 4/- each per week.

SCOTLAND.

Aberdeen.—The receipts from the workmen's dwellings were £873 in 1906, and the total outgoings, including loan charges, were £1,074.

Edinburgh.—Slum areas have been bought for £107,023, and new houses containing 1,032 rooms have been built for £87,970 or £85 per room. There are altogether 275 one-room dwellings at 2/- to 2/9 per week, 368 two-room dwellings at 2/6 to 5/- per week, 4 three-room dwellings at 5/- per week, and 9 shops at rents of from £10 to £40 per annum. The sites have been written down from their cost of £14,520 per acre to one-fourth or one-fifth of this amount for re-

housing purposes. The receipts for 1905-6 were £5,199 7s. 2d., the working expenses £2,817 16s. 8d., and the net return on capital £2,381 10s. 5d. towards total loan charges of £8,731 10s. 4d. Thus the gross profits were only sufficient to pay 2¾ per cent. on building cost alone, and the actual rents, averaging 1/4 per room per week, were subsidised to the extent of 2/3 per room per week to meet the cost of site.

Leith.—Action has been taken under Parts I, II, and III of the Act of 1890. Capital expenditure, £125,718; receipts, £6,394; working expenses, £1,161; loan charges, £4,624.

Perth.—Two large blocks of working men's houses were built under a local Improvement Act of 1893, which required the erection of new houses in place of others demolished in the formation of new streets. The first block was completed in 1900, built of stone, four storeys in height; 68 dwelling houses with four shops and offices on ground floor; 16 one-roomed houses at 2/4 per week including rates; 4 three-roomed houses at 5/4 per week including rates, the remaining houses are two-roomed, at rents varying from 3/4 to 4/7 including taxes; cost £12,220, equal to about £15 19s. 6d. per square yard.

The second block was completed in 1903-4, built of brick and rough cast, four storeys in height, 44 dwelling houses. Eleven single roomed houses; five three-roomed, and the remainder two-roomed. Rents similar to those in the other block. Cost £6,300, equal to about £11 6s. 8d. per square yard. All the houses are built on the balcony system, with staircases open to air.

IRELAND.

Belfast.—Free house tickets for houses over 5/- per week rental are common. The tram fares are 1d. for about 1½ miles, and workmen's tickets by train are 2d. return for three miles. Rents are very low, and self-contained dwellings are the rule for even the very poorest.

Thirty-three thousand seven hundred pounds has been spent on clearance schemes. A model lodging-house, erected for £9,844 in 1902, now enlarg d at a cost of £2,465.

Drogheda.—New dwellings, costing £5,000, have recently been erected by the Town Council. In addition to these a sum of £5,000 was provided many years ago under the late T. Cairn's will, which has been expended in erecting houses which are let at very low rents, and as these rents accumulate the sum thus created is applied to the erection of more houses.

Dublin.—Fifteen streets, containing 1,655 families, have been declared unhealthy areas by the Medical Officer of Health. Since 1879 more than 3,000 houses have been closed as unfit for habitation. At present there are 532 derelict houses. On the south side of the city there are 786 houses in a very defective condition. They comprise 2,982 rooms, occupied by 2,149 families, or 7,844 persons. On the north side there are 700 similar houses containing 2,401 rooms, occupied by 1,496 families, or 5,802 persons. The number of families

provided or shortly to be provided for is as follows :—By the Corporation, 1,041 ; by companies, 4,028 ; by private persons, 325 ; total 5,394 families, or 19,000 persons. The municipal dwellings are in eight districts, and are let at rents from 1/6 to 3/3 for one room, 2/- to 4/6 for two rooms, 4/- to 5/- for three rooms, and 7/6 for self-contained houses, the average weekly rent being 3/4. The average cost of these dwellings has varied from £79 to £126 per room, including the acquisition of the site. Altogether, it is estimated that £500,000 will be spent under the Act of 1890. It may be mentioned that loans to the extent of over £25,000 have been applied for under the Small Dwellings Acquisition Act, 1899.

Rathmines.—The Council has recently built 291 dwellings, let as follows :—Three rooms, 4/- and 4/6 ; two rooms, 3/- and 3/6 ; one room 1/6 and 1/9 per week, providing accommodation for 1,200 persons. The total cost of the new dwellings with land was £40,500. There are also 58 houses, costing £11,000, which have been built for some time, and are paying 2½ per cent. on capital.

LOAN CHARGES.

SUPPLEMENTARY TABLE.

The following table is given in response to requests for figures as to loan charges at rates of interest higher than those given on page 163 of the Housing Handbook.

TABLE SHEWING THE INSTALMENTS FOR REPAYMENTS OF A LOAN FOR £100, WITH INTEREST ON THE ANNUITY SYSTEM.

Years.	3½ per cent. £ s. d.	3¾ per cent. £ s. d.	4 per cent. £ s. d.	4¼ per cent. £ s. d.
100	3 12 3¾	3 16 11¼	4 1 7½	4 6 4¼
80	3 14 9¼	3 19 2	4 3 7½	4 8 2
75	3 15 8¾	4 0 0¾	4 4 5½	4 8 11
60	4 0 2¼	4 4 3	4 8 4¾	4 12 7½
50	4 5 3¼	4 9 1¾	4 13 1¼	4 17 1½
47	4 7 4	4 11 2	4 15 0½	4 19 0
42	4 11 7¼	4 15 3¾	4 19 1	5 2 11
40	4 13 7¾	4 17 3¾	5 1 0½	5 4 10
35	5 0 0	5 3 6½	5 7 1¾	5 10 9¾
30	5 8 9	5 12 2	5 15 8	5 19 2¼

WEEKLY INSTALMENTS.

Years.	3½ per cent. £ s. d.	3¾ per cent. £ s. d.	4 per cent. £ s. d.	4¼ per cent. £ s. d.
100	0 1 4¾	0 1 5¾	0 1 6¾	0 1 8
80	0 1 5¼	0 1 6¼	0 1 7¼	0 1 8¼
75	0 1 5½	0 1 6½	0 1 7½	0 1 8½
60	0 1 6½	0 1 7½	0 1 8½	0 1 9¼
50	0 1 7¾	0 1 8½	0 1 9½	0 1 10½
47	0 1 8¼	0 1 9	0 1 10	0 1 10¾
42	0 1 9¼	0 1 10	0 1 10¾	0 1 11¾
40	0 1 9½	0 1 10½	0 1 11¼	0 2 0¼
35	0 1 11	0 2 0	0 2 0¾	0 2 1½
30	0 2 1	0 2 2	0 2 2¾	0 2 3½

II.—BIRMINGHAM, GLASGOW, LIVERPOOL, MANCHESTER, NEWCASTLE, SHEFFIELD.

BIRMINGHAM LEASING LAND TO SOCIETY.

The Housing Handbook gives particulars of the great clearance scheme under the Act of 1875, and a smaller scheme under Part I, as well as the provision of 103 cottages and 61 cottage flats on slum sites, all of which have been subsidised to some extent out of the rates, owing to the cost of buying slum sites being greater than their value when sold for the purpose of building workmen's dwellings. It is not to be wondered at, therefore, that a very active minority of the housing reformers in the city have advocated the erection of a large number of cheap houses in the outskirts, so as to empty the slums by drawing the population outwards to better dwellings, in the hope of preventing the steady increase in rents which the working classes say is going on for all classes of cheap dwellings in the city, especially those in the courts and slums and other areas in the central districts.

Bordesley Green Part III Housing Scheme.—It was mainly in pursuance of this policy that the Council in August, 1900, bought 17 acres of land under Part III of the Act of 1890, at Bordesley Green, near Yardley Road, three miles from the centre of the city, for the purpose of erecting 500 cottages, at a total cost of £120,000, to meet a reported deficiency in the supply of cottages, at a rental of 5/- and under per week. The scheme was, however, rejected in 1903, on the plea that the houses would not be cheap enough for the poorest poor to occupy, and that there was a superabundance of low-rented houses in the city.

It is now proposed that the land shall be leased for 109 years to the Ideal Benefit Society, at a rental of nothing for the first year, £200 the second year, and £400 per annum thereafter. The society to build not more than 22 houses to the acre, and to spend not less than £4,000 on road-making and £12,000 in building on the land within three years, and a further £28,000 within the ten years allowed for development. The Corporation to contribute £4,000 to the cost of the roads. The society also owns 10¾ acres of land adjoining the site, and possesses options on about as much more. It has 2,000 members living within a mile of the site. No limit of rental is contained in the conditions of lease. The carrying out of the scheme would involve a subsidy from the rates for the first 21 years amounting altogether to £4,781 16s., but this would gradually be reduced in each succeeding year, and the accumulated profits during the next 77 years would amount to £26,784 13s. 6d., leaving a net profit in 2016 of over £22,000, in addition to the reversion of the houses themselves.

These financial proposals have been adversely criticised, and the Birmingham Trades Council have strongly opposed the scheme on the ground that it is not proposed to compel the society to build labourers'

dwellings of the type and at the rental suggested when the land was secured. A strong resolution of protest against the leasing of the land has been sent up to the Local Government Board, and at the time of writing the matter is waiting confirmation from that body.

On the one side it is alleged that the Corporation has had to pay out £1,800 in respect of the land because it has not been utilised, and on the other hand it is claimed that the land has increased in value by more than double any temporary payment from the rates. The land, moreover, is to be leased to the society on the basis not of its actual present value, but of its original cost, which is probably 30 per cent. less, so to this additional extent the scheme is subsidised by the ratepayers. The great justification for the lease is that it will encourage a useful experiment in site planning, though it is perhaps to be desired that other land should have been specially acquired for the experiment, and the advocates of municipal building look upon the use of this particular site as a misappropriation of land acquired for housing a poorer class than those who are likely to occupy the dwellings of the society.

During the six years that have elapsed since the first inception of the Bordesley Green scheme, the Housing Committee of the Corporation, which was appointed in November, 1901, mainly as the result of the persistent efforts of Councillor Nettlefold, have been particularly active in other directions. To encourage the supply of new and cheap houses, it was necessary to remove certain obstacles imposed by "the excessive stringency of some of the bye-laws which increased the cost without increasing the efficiency of the houses built." After six or twelve months' continual pushing, this most desirable object was attained by the alteration of the bye-laws in several important particulars.

The Milk Street Cottage Flats, like the majority of dwellings erected on slum sites, do not give satisfaction. Repairs are heavy, and the gross return on total outlay is just under 2½ per cent, reckoning the land at £6,000 for 4,000 yards.

So far all the Birmingham housing schemes, whether for slum clearance under Part I, slum improvement under Part II, or site planning in connection with private enterprise, have involved a subsidy from the rates, but the saving of life and promotion of health are more than worth all the money. Birmingham's chief claim to the gratitude of housing reformers, however, is rather for what we hope this great city will do rather than for actual improvements accomplished. The adoption of the Housing Committee's report on town planning and land purchase, marked an important epoch in municipal history, and a vigorous movement, organised by Mr. Napier Clavering, Mr. Nettlefold, and others, in support of the first of these two reforms, is already being pushed forward, as only Birmingham men know how to do. The Right Hon. Joseph Chamberlain is a vice-president of the new Birmingham and District Town Planning and Housing Association.

GLASGOW.

Financial Results.—The Corporation have erected 2,280 new dwellings, containing 4,013 rooms and 241 shops. They have also a quantity of property in hand under the Improvements Acts of 1866 to 1895.

Full and separate details of all the new dwellings, distinct from the old property, are not easily available, but the following figures will be interesting and useful, dealing as they do with part of the new property as erected under the Improvements Acts of 1897 and 1902, and all the buildings under the earlier Acts.

Dwellings valued at £400,000 for buildings and £300,000 for land show the following results :—

Gross rental	£30,600 or 4·37 on outlay.
Rents actually received ...	£30,000 or 4·28 „
Empties and Arrears ...	£600 or 2 per cent. of rental.
Taxes	£4,230 or 13·8 per cent. of rental.
Insurance...	£500 or 1·7 „ „
Repairs	£2,760 or 9·0 „ „
Management and Sundries	£1,060 or 3·5 „ „
Total working expenses ...	£9,150 or 30 „ „
Net return	£21,450 or 3·06 „ „

Dwellings under the Acts of 1902 and 1907, valued at about £280,000 for land and buildings, of which a little more than half was in respect of land, showed the following results :—

Gross rental £15,342, or $5\frac{1}{2}$ per cent. on outlay.

Rents actually received £11,910, or $4\frac{1}{4}$ per cent. on outlay, or excluding dwellings in course of erection $5\frac{3}{16}$ per cent. on outlay.

Empties and arrears £3,428, or 22 per cent. of gross rental, but leaving out dwellings in course of erection only 8·5 per cent.

Rates, taxes, water, and insurance £2,019, or 13·2 per cent. of rental.

Repairs, lighting, and maintenance £710, or 4·7 per cent. of rental.

Superintendence and sundries £689, or 4·5 per cent. of rental.

Total working expenses £3,418, or 22·4 per cent. of rental.

Hence the gross profits of £8,492 are just sufficient to pay $3\frac{1}{30}$ per cent., equal to the interest on actual outlay, thus leaving the sinking fund to be met by the rates £8,400.

Social Results.—Most of the houses have been erected in the central districts, and are occupied chiefly by artisans. Only 28 per cent. of the houses built so far have been intended and reserved for the poorest class of tenants. The total amount taken from the rates in thirty years has been £600,000, and the justification for this expenditure is, although the city has nearly doubled its population in the interval, its ***death rate has fallen*** from ***30 per 1,000*** in 1866 to a little over ***20 per 1,000*** in 1906.

In 1887 the common lodging houses accommodated 6,273 persons, but to-day they accommodate 9,705 persons. They are registered and regularly inspected by the Corporation, and must contain 400

cubic feet per inmate. In this respect they are an improvement, but at all times these big lodging houses are but necessary evils. They offer a distinct encouragement to illdisposed husbands and fathers to desert their wives and families, and the residence of 300 or 400 men in one tall block, although each man has a sufficient air space in which to sleep, is in itself a serious overcrowding on area.

Over 400,000 inspections for nuisances are made every year, and over 150,000 inspections for infectious disease, the latter bringing to light in one year 2,864 cases of infection, or 13 per cent. of the total which had been concealed from the doctors, and would otherwise have gone on spreading disease and death in the dark.

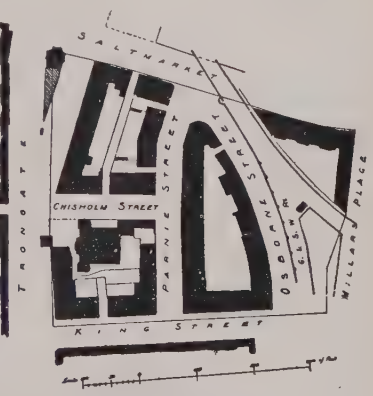
However, to quote Mr. R. L. Bremner's interesting little pamphlet, "The vigilance does not end with discovery or registration. Thousands of cases are removed to hospitals; thousands are treated at home; rooms, lobbies, and closets are fumigated and whitewashed; clothing is washed; carpets are beaten; beds, pillows, and clothing are disinfected under steam pressure; vaccinations are carried out; byres and dairies—a fruitful source of typhoid—are inspected; and these, by no means, exhaust the restrictive energies of the sanitary departments."

The facts as to a cleared area of $4\frac{4}{5}$ acres in Bridgegate and Wynds are very instructive. The old buildings have been swept away except the Tron Steeple—new streets and spaces have been opened out and new dwellings built. The relative proportions of buildings and open spaces are almost exactly reversed, for only $1\frac{4}{5}$ acres are now occupied by buildings, while $2\frac{1}{2}$ acres are devoted to streets and open spaces, the remaining half acre being taken up by railway lines.

The death-rate was 43·68 per 1,000 before the clearance, but fell to 26 per 1,000 eleven years afterwards, and is still decreasing.

TRONGATE AREA, GLASGOW.

Before Improvement Scheme.



After Improvement Scheme.

The **cost of building** in Glasgow has increased by 20 per cent. during the last 20 years, and as the following ordinary example, worked out by Mr. William Fraser, F.S.I., demonstrates, it accounts for two-thirds of the rent even where land costs £6,000 per acre. Taking a two-roomed tenement of £11 rent, and allowing a site area of about 14 square yards per room at 25/- per square yard, the site cost per tenement would be £35, and the building cost would be about £72 per room or £144 per tenement, and the rent of 4/3 per week would be accounted for as follows :—

	s.	d.	
Ground Rent at 3½ per cent. on site, cost ...	0	5½	weekly
Interest on cost of building at 5 per cent. ...	2	9	„
Landlord's taxes	0	5	„
Repairs and upkeep	0	5	„
Collection, Insurance, and Management	0	2½	„
	4	3	

Even assuming land at £12,000 per acre, the total rent in respect of site would only be 11d. per week out of 4/9, whereas if the house were built on the outskirts upon land at 5/- per square yard, the ground rent would be 1½d. instead of 5½d. per week, though this 4d. per week would not pay the tram fares from the suburbs to the centre.

The real economic advantage of suburban housing would be in the cheaper building that could be effected by constructing cottage dwellings at £48 per room instead of block dwellings at £72 per room, for there would not only be the saving in building cost, but the reduction in the price of land that would inevitably follow a limitation of its unduly intensive use as a building site. It is somewhat noteworthy that on the outskirts of towns like Glasgow, where block dwellings abound, the average price of land per square *foot* is about as high as the price of land per square *yard* in a similar position in towns where cottage dwellings are the rule, such as Liverpool and Manchester.

Prizes of £75, £50, and £25 have been offered by the Glasgow Corporation for the best competitive designs for laying out the Riddree suburban estate as a model village in self-contained houses of not more than four or five rooms, competitors to state the rent which they consider should be charged.

The Glasgow Municipal Commission on the Housing of the Poor, appointed by the Corporation in 1902, has now presented its report and recommendations, and the latter, so far as approved, have been remitted to various committees interested in order that they may consider and report as to what action should be taken in the direction of carrying them into effect.

The balance sheet of the Trust shows liabilities £1,229,055 (mainly loans), and assets £1,259,251, made up of tenement buildings £700,000, lodging houses £111,375, land and sundries £127,964, capitalised value of ground rents, etc., £319,912.

LIVERPOOL.—Tenements for Dispossessed Slum Dwellers.

[pp. 95-100, also App. 101, Housing Handbook.]

The city of Liverpool has expended up to the year 1907 about £920,000 in demolishing houses unfit for habitation, reconstructing areas, and building new dwellings for the dispossessed. The demolition of some 8,000 houses and the clearance or purchase of land have cost about £500,000, and the building of 2,046 dwellings with 4,961 rooms on 17½ acres, has cost £350,000. Each room has required on an average about 17 square yards of site, valued for housing purposes at 12s. per square yard, or an average of about £11 per room, while the cost of building has varied from £44 to £113, and averaged £70 per room.

There are 193 one-room dwellings let at 1/9 to 2/6 per week; 965 two-room dwellings at 2/3 to 3/6 per week; 719 three-room dwellings at 3/6 to 4/6 per week, and 167 four-room dwellings at 4/6 to 6/- per week, with 20 shops. Details of rents, costs, and situation are given in the tables on pp. 39, 41, 46, and 58, as well on pp. 95-100 of the Housing Handbook, but the following additional particulars will be useful.

The cost of demolition was about 1½d. in the £ on the rates, and the cost of rehousing ¾d. in the £, or 2¼d. in the £ altogether.

The total gross rental is about £20,160, or an average of 1/6½ per room per week, and the net rental has been £16,600, while the working expenses, including empties and arrears, have amounted to £10,990. Thus the return on actual outlay has been £9,170 or just over one per cent., and the return, reckoning building outlay alone, has been 2⅔ per cent.

The income of the block dwellings to 1907 averaged £4,479 and the working expenses £2,745, thus leaving a gross profit of only £1,734 or about 1¾ per cent on the cost of building and the housing valuation of the land.

In the case of tenement dwellings costing £227,640, the receipts averaged £9,940 and the working expenses £4,204, thus leaving a gross profit of £5,736 or 2½ per cent. on the cost of building and the housing valuation of the land.

Eleven per cent. of the gross rent has been lost each year in empties and arrears taking an average of 10 years, and of this 8·2 per cent. was in respect of empties, and 2·8 per cent. for irrecoverable arrears.

The rent received has varied from 58 per cent. of the gross rental in Mill Street to 97 per cent. in the block dwellings. The results varying according to the class of tenant, but the average of the tenement dwellings has been a little over 80 per cent. There is a gradual improvement in the percentage of receipts each year.

Birdseye View of Hornby Street Area, Liverpool.

In view of the exceptional activity of this city in trying to rehouse the dispossessed in cheap tenements, some details as to two of the more recent schemes are here given.

Hornby Street Area.—The new dwellings, which contain at present 330 tenements, having 891 rooms, with six shops attached, are on 18,059 yards of a site acquired as an unhealthy area under Part I of the Act of 1890.

The scheme, which is the largest yet attempted by the Corporation, has involved the demolition of 511 insanitary houses and 23 sanitary houses, having a total population of about 2,500, to be followed by the construction of 23 blocks, containing 445 new dwellings Hornby Street, which runs from Vauxhall Road to Scotland Road, has been widened, and the distance between dwellings increased in places from 36 ft. to 70 ft. There is a recreation ground containing 1,755 square yards. Plans of the three floors of the earlier blocks are given here, together with a bird's eye view of part of the reconstructed area.

The buildings as a whole are three stories in height, each living-room containing at least 150 superficial feet, the principal bedroom 125 superficial feet, the second bedroom 100 superficial feet, and the third bedroom, where one is provided, between 80 and 90 superficial feet. Each house is provided with a separate sanitary convenience, and also with a separate scullery.

The average height of the rooms is 9 feet clear. The materials used in the construction are local grey brick with red brick dressings, buff terra cotta being sparingly used and only in the entrances All the staircases are lined with glazed bricks, the roofs slated, and the floors constructed with small steel joists with coke breeze concrete, the flooring boards being nailed direct on to same. The ashes are discharged into bins by means of shoots at the back, and are collected daily by carts. Gas is laid on to each tenement, and supplied if required by means of an automatic meter.

The approximate floor area and cubic space in the rooms, excluding the area and cubic space in passages, sculleries, etc., are as follows :—

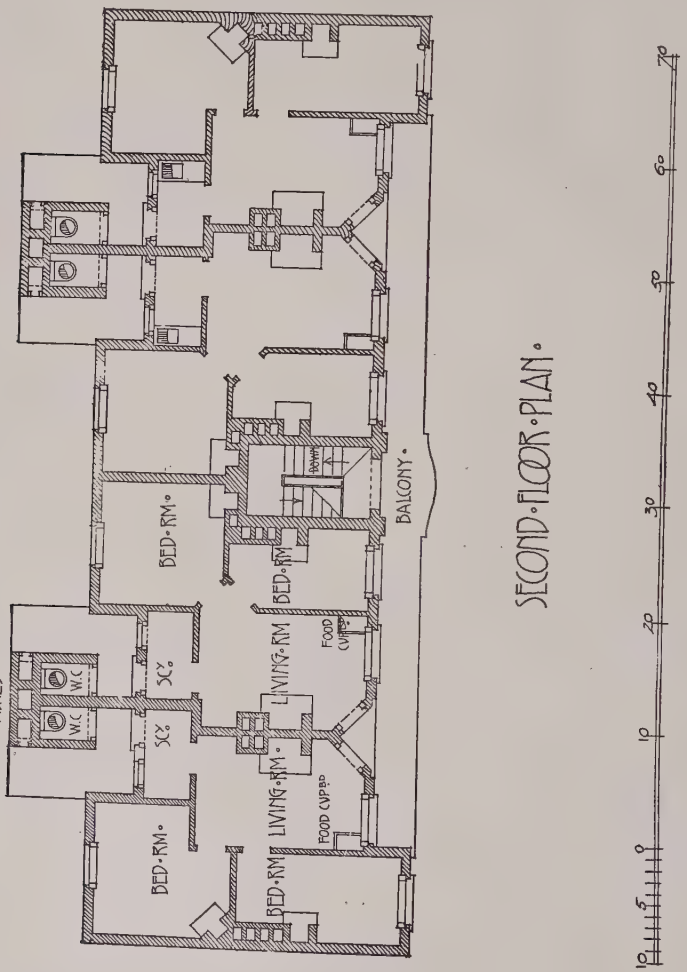
	Floor Area.	Cubic Space.
38 four-room dwellings each ...	506 sq feet.	4,554 c. feet
167 three-room dwellings „ ...	368 „	3,312 „
116 two-room dwellings „ ...	274 „	2,466 „
9 one-room dwe lings „ ...	157 „	1,413 „

or, a total of 113,890 square feet of room floor space, and about 1,000,000 cubic feet.

The cost of building has averaged about £65 per room, equal to 10s. per square foot of floor area, or £56 per 1,000 cubic feet of room space.

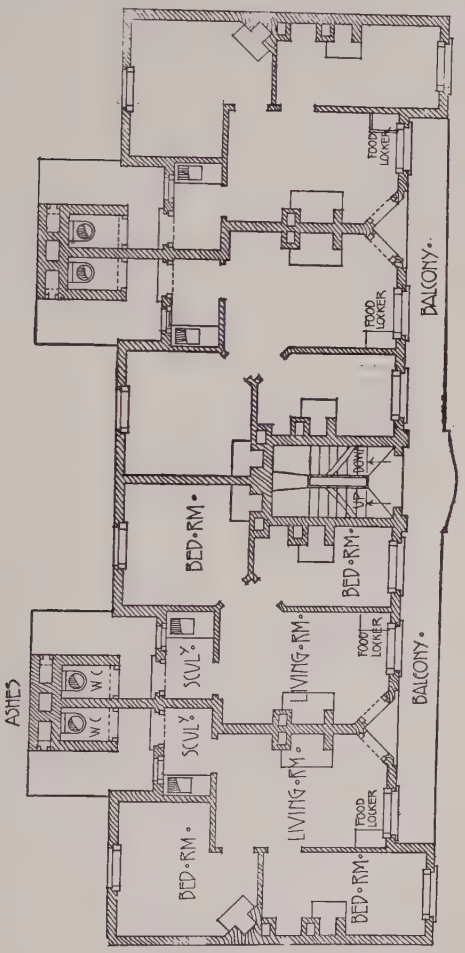
HORNBY STREET DWELLINGS.

Cost of Building £65 to £70 per room. Rent, three rooms, 4/- to 4/6 per week.



HORNBY STREET DWELLINGS.

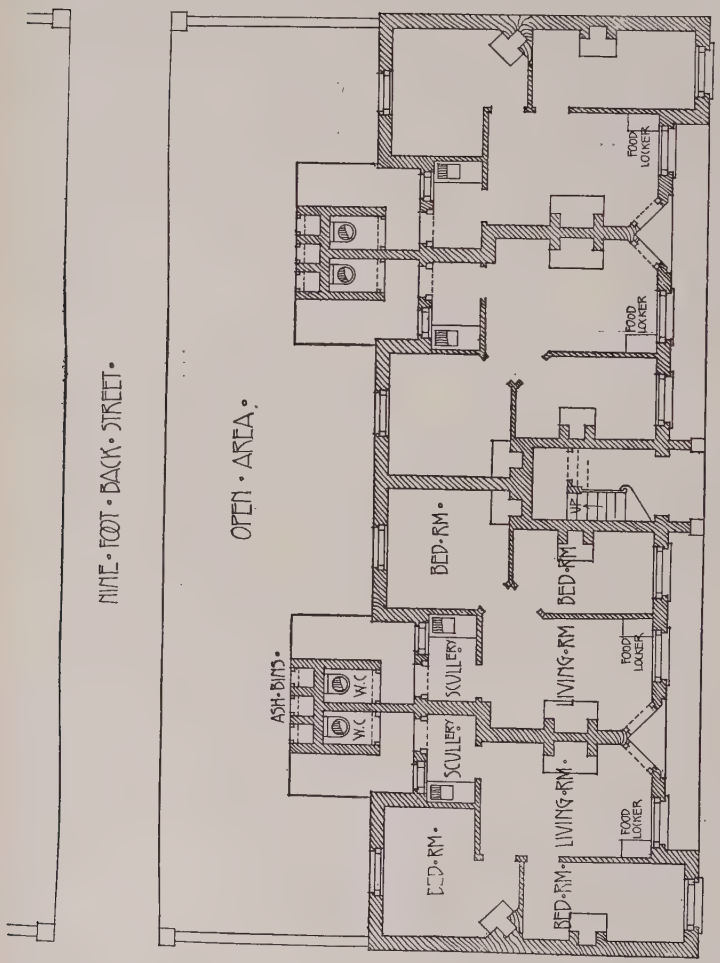
Cost of Building £65 to £70 per room. Rent, three rooms, 4/- to 4/6 per week.



FIRST·FLOOR·PLAN·

HORNBY STREET DWELLINGS.

Cost of Building £65 to £70 per room. Rent, three rooms, 4/- to 4/6 per week.



GROUND·FLOOR·PLAN·

The rents of the respective tenements are :—

	One room.	Two rooms.	Three rooms.	Four rooms.
Ground floor ...	3 at 2/6	42 at 3/6	54 at 4/6	11 at 5/3
First floor... ...	5 at 2/-	37 at 3/-	58 at 4/3	12 at 5/-
Second floor ...	1 at 1/9	29 at 2/9	54 at 4/-	14 at 4/6

The total gross rental is £66 10s. 3d. per week, equal to 1/6 per room per week, or 1/3½ per 1,000 cubic feet of room space per week. The rent actually collected was equal to 74 per cent. of the gross rental for 1904-5, but improved to an average of 80 per cent. for the three years 1904-6.

The loan periods are 80 years in respect of the land, and 60 years in respect of the buildings.

The net receipts for the year ended 31st December, 1906, were :—

The rents for 1906 were £1,915, and the working expenses £731, thus giving net receipts of £1,184 in respect of a capital outlay for building of £58,268, equivalent to 2 per cent. With the actual cost of land included this would be less than 1 per cent., but, on the other hand, as many of the dwellings were in course of construction, it may reasonably be assumed that the bulk of the £1,543 difference between gross rental and rent received will be available in future to swell the income side of the account, and bring the return on building outlay to, say 3¼ per cent., and on total outlay (including clearance of the area) to 1½ per cent.

Adlington Street Area.—The illustrations show the elevations of houses consisting of two-room and three-room tenements respectively, and containing a total of 671 rooms in 271 dwellings on 10,363 square yards.

The approximate sizes of the rooms are :—

	Living Room.	Bedroom.	Bedroom.	Bedroom.
48 four-room dwellings ..	13′ × 11′	13′ × 11′	10′ × 11′	11′ × 8′ 9″
135 three-room dwellings	12′ 6″ × 12′	13′ × 9′	12′ × 8′ 9″	
70 two-room dwellings	14′ × 10′ 3″	11′ × 9′ 2″		
48 one-room dwellings	14′ 5″ × 10′			

The floor area is as follows: -Four rooms, 492 square feet; three rooms, 372 square feet; two rooms, 244 square feet; and one room, 144 square feet; or a total room floor area of 83,068 square feet.

The height of the rooms is 8 feet clear, except on the second floor, where the height is greater owing to the rooms being partly in the roof. This gives a cubic room space as follows :—Four rooms, 3,936 cubic feet; three rooms, 2,976 cubic feet; two rooms, 1,952 cubic feet; and one room, 1,152 cubic feet; or a total of about 665,000 cubic feet.

The majority of the tenements have separate sculleries and separate yards, and each has separate W.C. accommodation. At the rear of one block an enclosed playground has been provided.

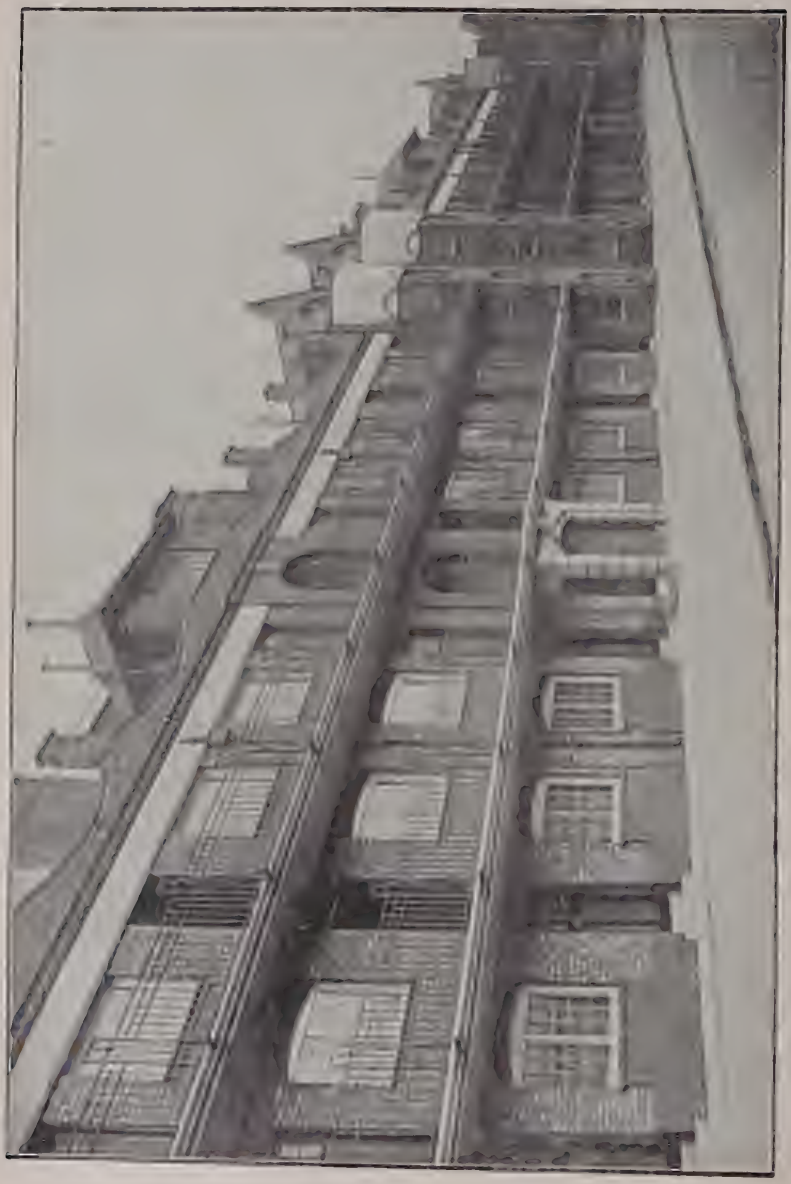
ADLINGTON STREET AREA.

Two-roomed tenements. Cost of Building £63 per room. Rents 2/9 to 4/- per week.

ADLINGTON STREET AREA. Three room tenements.

Cost of Building £63 per room. Rents 4/- to 5/- per week.
Built to replace insanitary property.

LIVERPOOL UPPER MANN STREET TENEMENTS.



Cost of Building £76 per room. Rents, two rooms, 2/9 to 3/6 ; three rooms, 3/9 to 4/6 ; Four rooms, 4/9 to 5/6. Roof available as an open space and drying ground.

The cost of building averaged about £63 per room and £63 per 1,000 cubic feet of room space.

The rents of the respective tenements are :—

	Four Rooms.	Three Rooms.	Two Rooms.	One Room.
Ground floor ...	12 at 5/6 to 6/-	45 at 5/-	22 at 4/-	24 at 2/9
1st, 2nd, and 3rd floors.	6/- at 4/6 to 5/6.	90 at 4/- to 4/6.	48 at 2/9 to 3/9.	24 at 2/3

The total gross weekly rental is £52 18s. 3d., equal to about 1s. 7d. per room per week, and 1s. 7d. per 1,000 cubic feet of room space.

The rent actually collected was equal to 87 per cent. of the gross rental for the years 1902-6, but improved to 92 per cent. for the year 1906, when £2,542 was collected out of £2,751. Working expenses were £1,202, including a special outlay of £185 for external painting, and the net receipts were £1,340 in respect of a building outlay of £42,033, equivalent to 3 1-5th per cent If the actual cost of the land be included the return would probably be only 1½ per cent. or even less.

The Eldon Street Concrete Slab dwellings (app. 101 Housing Handbook), are not the cheap buildings they were expected to be. They cost £4,032 for building, instead of £1,230 as estimated, but this was largely due to experimental conditions.

ANALYSIS OF FINANCIAL RESULTS.

The following figures should be valuable as showing the very heavy losses and expenses that accompany schemes where houses erected on cleared areas are reserved for and occupied by the poorest and worst class of tenants :—

Dividing the totals of each column by the first column it will be seen that the provision of one room on a Liverpool slum area is accompanied by an outlay of £70 for building, with a rental of £4 per annum or 1/6½ per week ; and that the Corporation spends annually on each room for rates and taxes 13/6 ; insurance 8d. ; lighting 3/2 ; management 3/ ; repairs 9/6, or a total for working expenses of £1 10s. per room per annum, and that there is a loss of 14/- per room in empties and arrears. This gives a net annual return of only £1 16s. per room per annum, and entails an annual cost to the rates of about £30,000 or 2d. in the £. The loss on building for the dispossessed is estimated at about ½d. in the £ on the rates. It may therefore be said that reckoning the land at its full value the rents are subsidised to the extent of 2/6 per room per week, while if the building cost only is reckoned, the subsidy is about 7d. per room per week.

Details of Receipts and Expenses.

Situation of Dwellings.	Number of Rooms.	Cost of Building.	Gross Rental.	Working Expenses.						Total Working Expenses.
				Empties and Arrears.	Rates and Taxes.	Insurance	Lighting.	Management.	Repairs.	
		£	£	£	£	£	£	£	£	£
S. Martin's Cottages	316	14,756	1,135	34	209	6	87	61	211	608
Victoria Square	610	57,592	3,035	45	529	49	170	130	378	1,301
Juvenal Street	160	13,121	879	14	145	5	72	41	99	376
Arley Street	114	6,254	580	18	108	4	...	24	102	252
Gildart's Gardens...	526	32,164	1,983	268	366	15	96	81	225	1,051
Dryden Street	392	26,630	1,580	136	278	8	72	94	147	735
Kempston Street	210	17,430	846	85	158	7	30	31	129	440
Kew Street	282	19,973	1,035	301	187	12	31	32	156	719
Adlington Street	671	42,033	2,751	209	522	20	95	108	457	1,411
Stanhope Cottages	144	9,711	542	48	104	5	37	24	48	266
Mill Street	136	10,512	496	165	94	5	34	13	40	351
Hornby Street	891	58,268	3,458	*1542	364	23	29	78	237	2,273
Clive and Shelley Streets ...	234	18,574	831	* 217	152	5	20	26	82	502
Eldon Street...	36	4,052	127	9	22	1	2	4	9	47
Upper Mann Street	239	18,343	873	* 462	103	5	8	18	62	658
Totals	4,961	349,773	20,151	3,553	3,341	170	783	765	2,382	10,990

* Many new houses.

It ought to be clearly recognised that the conditions are exceptional at present as this is the transition period from slums to new dwellings.

Prior to the erection of these tenement dwellings and their reservation for the dispossessed tenants of slum areas, private enterprise had built nearly 900 dwellings on sites sold by the Housing Committee for that purpose, and the Corporation had themselves erected St. Martin's Cottages, Victoria Square, and Juvenal Dwellings; but it is safe to say that the number of tenants who had been displaced and who occupied a new dwelling house provided by either private enterprise or the Corporation was infinitesimal, a fact which it is not difficult to realise, when it is known that the rents of the houses provided by private enterprise were generally double those paid by the dispossessed tenants, and even those in the Corporation block dwellings were much in excess of the same rents.

The large amount lost in empties is partly accounted for by the fact that many of the dwellings are new, and that they are reserved exclusively for the dispossessed. This rule of the Corporation is firmly adhered to wherever possible, and in the case of the first portion of Hornby Street dwellings no less than 71 per cent. of the displaced tenants became tenants of the Corporation. These persons are extremely poor, with average earnings not exceeding 15/- per week, and it is not surprising therefore that the irrecoverable arrears for ten years on a total rental of £91,541 amounted to £2,610. The percentage of working expenses to net rental are as follows:—Rates and taxes 20·2, repairs 14·3, lighting 4·9, management 4·6, insurance 1; total: 45 per cent.

REMARKABLE RESULTS.

The death-rate of the areas dealt with averaged about 60 per 1,000, but the death-rate in the new dwellings has been approximately 25 per 1,000, which, though twice the normal rate, is a remarkable result for families who, throughout their whole existence, lived under conditions seriously prejudicial to health, and cannot be expected immediately to escape the evil consequences of bygone surroundings.

In the case of one area where the houses of 1,393 persons were all pulled down and rebuilt between 1894 and 1904, the head constable reported that offences against the law, which in 1894 had numbered 202, in respect of persons living in the area had been reduced to 84 in 1904, and the number of cases which happened in the area itself had been similarly reduced from 62 to 12.

The improvement in the condition of the tenants in their new habitations is very noticeable. The cleanliness of the habitations has greatly improved. Even the little item of polishing their brass letter-plates and door handles is looked after. The provision of window blinds and curtains gradually takes place, and even occasionally efforts

are made to grow plants. Another feature which is noticeable in the tenants is the efforts made to improve their habitations by adding bit by bit to their scanty stock of furniture and bedding.

Many instances are known where the tenants have by sheer misfortune had to leave their houses by reason of their inability to pay their rents. In most instances, however, they come back again, and in several cases this operation has been repeated several times over. In one case a tenant has been ejected no less than three times, and has now been taken back again for the fourth time.

TWELVE INTERESTING POINTS.

1. The loss through empties in 1905 was £1,695, equal to 9·80 of the rental, but this included new dwellings, and £1,544 represented the loss on these and the dwellings with tenancies restricted to the dispossessed.

2. The loss through irrecoverable arrears in 1905 was £484, equal to 2·80 of the total rent, and £420 of this was written off in respect of dwellings reserved for housing persons dispossessed from insanitary property.

3. The rates increased from 6/6 to 7/10 in the £ during the six years 1900-1905, and averaged 7/1 in the £ for the whole period, but the rates in respect of Stanhope Cottages, Mill Street, Clive Street, Shelley Street, and Upper Mann Street were 8/10¾ in the £ in 1905.

4. Of 678 tenants removed from the dwellings (exclusive of transfers) during one year, 348 or 16 per cent. of the whole of the tenants were given notice to quit by the Corporation, the greatest number of removals being at Arley Street, Dryden Street, Stanhope Cottages, and Hornby Street, where they numbered half the occupants.

5. The average population is about 1½ persons per room; varying from 1·21 to 1·79 per room.

6. The average rent per habitable room varied in 1905 as follows:—

		s.	d.			s.	d.
Juvenal Street	160 rooms at	1	2	Hornby Street	384 rooms at	1	5½
Eldon Street	36 ,,	1	4½	Gildart's Gardens	348 ,,	1	5¾
Clive, Shelley, and Upper Mann Streets	378 ,,	1	4½	Dryden Street and S. Martin's Cottages	708 ,,	1	6½
Gildart's Gardens, 1st scheme	178 ,,	1	4¾	Adlington Street	671 ,,	1	7
Kew Street	282 ,,	1	5	Kempston Street	210 ,,	1	8
Mill Street and Stanhope Cottages	280 ,,	1	5¼	Victoria Square	610 ,,	1	9

Or an average throughout of 1/6½ per room.

7. The percentage of outgoings to net receipts varied as follows:—

1901	1902	1903	1904	1905
49·27	52·09	51·78	48·63	49·91

8. The birth-rate averaged 55·87 per 1,000, and the death-rate 13 per 1,000 in 1905, the latter reaching 32 per 1,000 in the Dryden Street tenements.

9. Seventy cases of infectious disease, chiefly scarlet fever, occurred among 5,294 persons in one year.

10. Of 1,121 tenements occupied in certain districts, 801 of the tenants were those who had been dispossessed by slum clearances, and 282 were removed from houses or cellars certified as overcrowded.

11. From 779 houses demolished or cellars closed, 376 tenants entered Corporation tenements in 1905.

12. The principal classes of persons occupying the dwellings out of a total of 1,661 were :—

Labourers					Porters		80
General	328				Hawkers		64
Dock	251				Sailors		45
Mill	63	675			Scavengers		40
Builders'	15				Cotton Pickers		17
Foundry	14				Painters		15
Ship	4				Bag repairers		15
Carters			120		Warehouse women		11
Charwomen			103		Coalheavers		11
Firemen					Coopers		11
Marine	73	93			Cigar makers		11
Factory	20				Widows, etc.		50

The housing schemes have not affected private enterprise, which goes on regularly in the outlying districts, averaging 2,200 per annum for houses built 1896-1906.

There is a demand that the city should acquire powers of land purchase town planning, and also that municipal cottages should be built on the outskirts. The electric trams do not seem to have made a great deal of difference in the price of land, which is £200 to £500 per acre on the outskirts, probably because they do not go further out than before, but house owners near a penny stage can get 6d. a week more.

MANCHESTER.

On the Blackley estate 150 cottages have been built (see page 106 Housing Handbook), viz., 56 class A at £246 each for building, 55 class B at £248 each, and 38 class C at £243 each. Rents are fixed at from 6/4 to 7/- per week. In Rochdale Road 32 three room and 32 four room dwellings have recently been erected at a cost of £13,206, inclusive of site. The average income from block dwellings for the ten years ended March, 1906, was £4,032, working expenses £2,764, and gross profit £1,268, equivalent to only $1\frac{1}{3}$ per cent. on the capital outlay. The tenement houses showed for six years' receipts £3,604, working expenses £1,518, or a gross profit of £2,086, equivalent to 3 per cent.

The gross profits on the cottages for three years ended March, 1906, were £1,032, but the cost of the sites was £21,000, so that the rate of return was, strictly speaking, only about $2\frac{3}{5}$ per cent. If the land be put at housing valuation of 10/- per square yard the rate of return would be $4\frac{3}{4}$ per cent. The total expenditure on housing construction and improvement has been £451,932. The total loss during the last seven to ten years, including loan charges, has amounted to about £54,240.

NEWCASTLE.—SINGLE ROOM DWELLINGS.

The Corporation made its first experiment under the Act of 1890 by erecting dwellings at Walker Road, Hawick Crescent, and Lawrence Road, on a site containing 10.464 square yards, partly in the hands of the Council, close to the river, and in a busy district. The cost of additional land was £2,916. street works came to £1,780, and ground rent was £87 11s. 6d. per annum, or an estimated total capital sum of £7,000. Buildings containing 14 one-roomed dwellings and 112 two-roomed dwellings, or a total of 238 rooms, cost £19,092, or £80 per room, thus making the total cost £110 per room. There is an asphalted recreation ground of about 740 square yards near the centre of the area.

The following is a description of the single-room dwellings:—

Each dwelling is self-contained, and comprises a living room, 16 feet 9 inches by 12 feet 9 inches, with a bed recess 6 feet 6 inches by 5 feet; a scullery 7 feet 6 inches by 7 feet, containing a sink and set-pot, a food cupboard, and a water closet. The block is two stories in height, the rooms being approached by a stone staircase in the centre, with a balcony along the front for entrance to the upper dwellings. Each dwelling has its own entrance door. There is through ventilation provided by windows in both the front and back walls of the general room. An iron rod with rings near the ceiling is provided in front of each bed recess for the purpose of hanging a curtain and screening the bed from the room.

The two-room dwellings are in two-storey flats, each flat being self-contained.

The ground floor dwelling comprises a living room or kitchen 12 feet 6 inches by 10 feet 10 inches; a bedroom 12 feet 6 inches by 10 feet 3 inches; a scullery 8 feet 9 inches by 6 feet; with sink and set-pot, a food cupboard, coal house, water closet, etc. The upper dwellings have similar accommodation, excepting that the bedroom is 17 feet 4 inches long, with an average width of 9 feet 9 inches. Each dwelling has a separate entrance and yard.

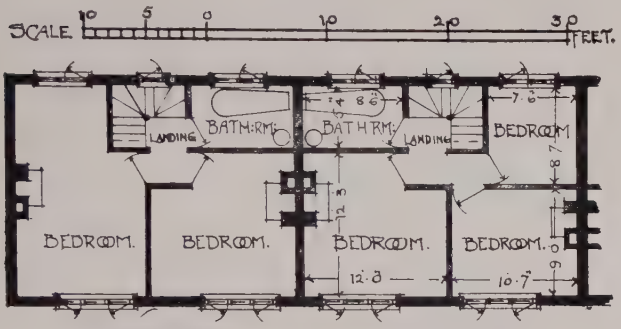
The two-room dwellings are to be let at 4/3 per week downstairs, and 4/9 per week upstairs, and the one-roomed at 2/3 per week. An open space is to be provided in Hawick Crescent, to be used as a playground for children, containing an area of about 800 square yards. The buildings are of a simple character, faced with red pressed bricks to the streets, with common bricks at the back. The work is being carried out by Messrs. W. Franklin and Sons, Ltd., under the direction of the City Architect, Mr. F. H. Holford.

All the one-room dwellings were quickly let. It is also proposed to build 72 one-room tenements at 3/8 per week, with complete equipments, suitable for aged people without families, on a site adjoining South Byker playground. In the Ouseburn Valley 74 unoccupied houses have been acquired by the Corporation to rehouse dispossessed tenants near. Proposals are under consideration for the acquisition of 24 acres at Fenham, and the erection thereon of five-roomed semi-detached cottages, 10 or 12 to the acre, at a rent of about 8/6 per week.

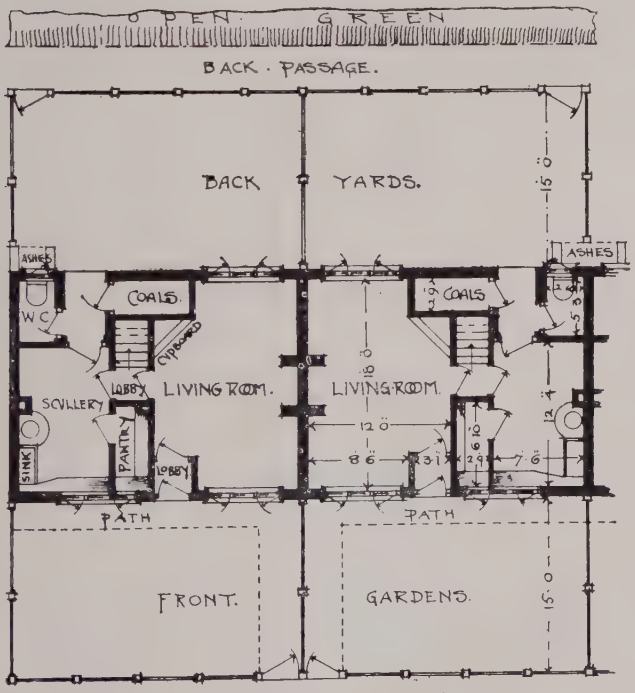
A Model Cottage Exhibition is being arranged on municipal land.

SHEFFIELD MUNICIPAL COTTAGES, WINCOBANK.

Class A.

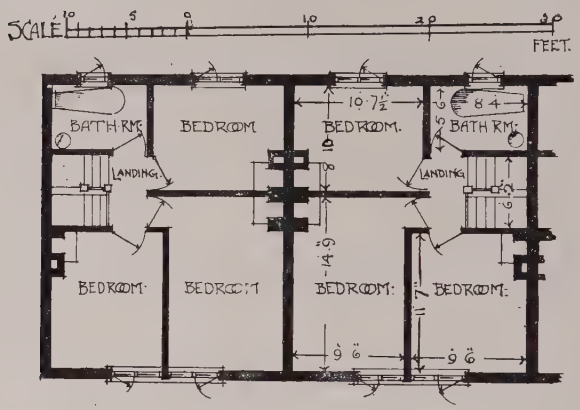


BEDROOM PLAN.

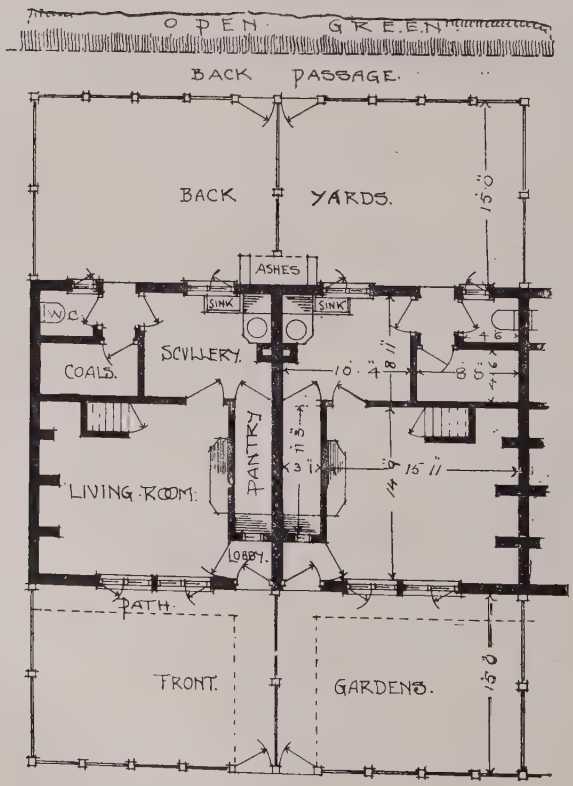


SHEFFIELD MUNICIPAL COTTAGES, WINCOBANK.

Class B.



BEDROOM. PLAN.



Class B Houses, rent 6/- and 6/6 per week.

WINCOBANK AVENUE.
Cost of Building, £210 per cottage.
Cost of street works, £40 per house.

Class A Houses, rent 7/- per week.

SHEFFIELD.

Other details of the various dwellings are given in the tables on pp. 43 and 54. The Corporation is clearing a large insanitary area (Crofts) at a cost, to 25th March, 1906, of £105,492 (after allowing for value of site charged to cost of dwellings which have been erected on a portion of the site). The capital outlay on the dwellings to 25th March, 1906, including value of site (£3,169 7s. 6d.) is £29,285. 124 dwellings (on the flat system) and two saleshops have been erected. Attached to each of the dwellings is a small scullery and a separate w.c and coal-place. A further block of buildings on this site has just been erected, to include 57 dwellings, three lock-up shops, and 11 store rooms, at a contract price of £10,000.

The Corporation has also erected a block of 20 cottage houses in another part of the city (Hand's Lane) under Part III of the Act. The total cost to 25th March, 1905, is £6,104, including £715 for site. The accommodation includes larder, kitchen, coal-cellar, sitting room, and three bedrooms, with w.c. for each house. These let at 6/6 per week each.

The Corporation has also purchased three other sites in various parts of the city at a cost respectively of £16,266 for 74½ acres (High Storrs), £10,219 for 60 acres (Wincobank), and £5,970 for 1¾ acres (Edmund Road). Nothing has yet been expended on the erection of dwellings on the first-mentioned site. The second is an estate on the north-east side of the city, in an elevated position, but within comparatively easy distance of the great engineering works. The estate has been planned out, and 73 houses have already been erected. These houses consist of three types. Class A, of wh ch there are 35, contain living-room and scullery, with coal-house, pantry, and w.c. on the ground floor, and two or three bedrooms and a separate bath-room on the first floor. Class B are a little larger, and contain the three bedrooms, with all the other rooms as mentioned in Class A, and are let at 6/6 and 7/- per week, clear of rates and taxes. An important feature in respect to the above scheme is that each house has an area of 200 yards of land.

The capital expenditure to 31st March, 1906 (exclusive of value of sites as given above), is for Wincobank £12,911, and for Edmund Row £3,253. On the third site the Corporation is building 70 houses, and contracts are let for £13,000.

An entirely new development of the question of artisans' dwellings has taken place in Sheffield within recent years. A section of the Corporation's local Act of 1900 authorises the Corporation to appropriate any surplus lands acquired by it, and not required for the purposes for which they were purchased, and utilise them for various objects, including the erection of dwellings under the Housing of the Working Classes Acts. Certain pieces of land in the centre of the city or near to it have come into the possession of the Corporation as a result of street improvements carried out under local Acts, and the Corporation has erected thereon saleshops and dwellings, and flats over the same. Five blocks of property have been erected on such lands,

comprising 19 flats and 43 dwellings, at Snig Hill, Westbar, Gibraltar Street, Kelvin Buildings, and Whitehouse. Unfortunately, the shops have not let at all well at the rents originally estimated, and they are now being let at reduced rents.

Cheap Cottages—a remarkable scheme.—The third class are remarkably cheap houses, built from the plans and specifications of Mr. H. L. Paterson, at a cost of £126 per cottage, and let at 5/- per week. *Details are given under the heading "Cheap Municipal Cottages."*

Model Cottage Exhibition.—An experiment of a novel character and of great practical value is being carried out at Sheffield on municipal land which other large towns might very well copy with advantage. *Details are given in a subsequent chapter.*

III.—RECEIPTS AND WORKING EXPENSES OF MUNICIPAL DWELLINGS.

The following summary of the financial results of the municipal dwellings dealt with in pages 32-118 will indicate the nature and relative proportions of the chief burdens in the rent. The various schemes may be roughly divided into three classes :—

1. **Subsidised Sites and Buildings.**—Where the rents are insufficient to pay *the market rate of interest* on all loans for the actual cost of land and the cost of buildings as well as working expenses. These are mainly on slum sites in provincial towns, and let at very low rents.

2. **Subsidised Sites.** Where the rents are sufficient to pay working expenses and the market rate of interest on the cost of building and *the housing valuation* of the land, but insufficient to pay the interest on the full actual cost of the site. These are mainly on slum or central sites in London.

3. **Non-Subsidised Dwellings.**—Where the rents provide for the market rate of interest on all capital outlay as well as working expenses.

The figures are as follows for all three classes :—

	Capital Outlay.	Rents.	Rates and Taxes.	Repairs.	Superintendence and Sundries.	Total Working Expenses.	Return on Outlay.
	£	£	£	£	£	£	
Subsidised Sites and Buildings	997,031	42,497	8,840	7,280	2,058	17,942	2·47
Subsidised Sites	1,867,569	119,785	23,396	21,344	8,882	53,622	3·6
Non-Subsidised Dwellings ...	796,880	47,129	11,916	4,027	1,466	17,424	3·76
	3,661,480	209,411	44,152	32,651	12,406	88,988	3·29
Percentage ..		5·8 on outlay	21·1 of rent	15·6 of rent	5·9	42·6	

Worked out in the case of 12,000 rooms in cottages costing £67 per room, we get the following results ;—

Average rent £4 per room, or 1/6 per week.
Rates £1 per room, or 5d. per week.
Repairs 7/- per room, or 1¾d. per week.
Management 2/6 per room, or say ½d. per week.

Total working expenses, £1 9s. 6d. per room or 7d. per week. Gross profit 3¾d. per cent. or 11d. per week.

CHAPTER VI.

RURAL HOUSING.

THE EXPERIENCE OF ENGLAND.

A most valuable report on the subject of Rural Housing was presented to the House of Commons on the 11th December, 1906, by Sir John Dickson-Poynder, M.P., as chairman of the Select Committee on the Housing of the Working Classes Amendment Bill, brought in by Mr. F. Mackarness, M.P., which passed its second reading on the 27th April, 1906.

The outstanding facts brought to light by the evidence were :—

1. That the Rural District Councils did not do their duty either under the Sanitary Acts or under the Housing Act of 1890, and that those who tried to act were met by all sorts of dangers and obstacles.

2. That the County Councils, so far from stimulating the Rural Councils to provide better housing accommodation under Part III of the Act, were either apathetic or put all sorts of obstacles in the way.

3. That the various Central Authorities, while freely circularising the Councils as to their duties, either could not, or would not, give those facilities for securing cheap land, cheap building and cheap money, that are absolutely essential to the production of cottages at the normal rents prevailing in rural districts.

4. That the laws with regard to Land, Housing, and Sanitary Administration were cumbrous, inadequate, and costly to carry out, and while burdening willing authorities with dear land, dear building, dear money, and difficult procedure, have failed to provide machinery for giving effect to enlightened public opinion as against the great power possessed in and over local authorities by those who are interested, or, rather, think they are interested, in opposing the improvement of existing dwellings and the provision of more and better new cottages.

5. That even if the above-named legal and administrative difficulties were removed, new cottages could not be provided at the rents prevailing in many of the purely agricultural rural districts where, as survivals of the old "furniture of the estate" practice, labourers' cottages were let at nominal rents of from 1/- to 2/- per week.

RESULTS OF RECENT INQUIRIES IN RURAL DISTRICTS.

In June, 1906, the clerks and overseers in a number of rural and small urban districts were asked by the National Housing Reform Council to state the percentage of persons paying rents under 2/-, 3/-, 4/-, 5/-, 6/- and over 6/- per week. The answers from 102 districts showed a total of percentages as follows :

Under 2/-	3/-	4/-	5/-	6/-	over 6/-
935	1352	852	1147	874	867

The explanation of the unexpectedly large number of comparatively high rents, is that the inquiries were largely made in the rural districts where the highest death-rate and worst overcrowding occur, and these are partly industrial, and men are able to pay more rent for bad accommodation.

In reply to a question as to whether there was a scarcity of workmen's dwellings in the district, 54 replied yes ; 54 replied no ; and 10 were doubtful.

Replying as to the causes of scarcity, 37 complained of the difficulty of getting land ; 9 complained of bye laws being too stringent or rigid ; 4 complained that money was too dear ; 3 complained of the constitution of their councils ; 2 complained of influence of employers ; and 2 complained of bad or deficient water supply.

In 16 districts there had been a house to house inspection of the district. In 9 districts part had been under house to house inspection. In 53 districts the inspection was only occasional and partial. In 34 districts the answer was that there had been no definite inspection of the district.

Returns from five rural cottage estates, with a capital outlay of £8,000 and rents of £310, showed working expenses £73, and net return on outlay £237 or 2·96 per cent.

In the case of 21 rural authorities who had used the compulsory powers of the Parish Councils Act for hiring or buying land, the price of land varied from £1 6s to £4 per acre, being over £2 per acre in nearly every case, for hiring, and from £65 to £100 for purchase, whereas the assessment for such land varied from £1 to £1 10s. per acre—a rather marked disparity.

The costs of order and award varied from £16 to £90, or an average of £50 in each case, equivalent to £3 6s. 8d. per acre acquired. In most cases the rent paid after compulsory hiring was about double the rent paid by the previous tenant.

Mr. Wilson Fox issued questions to agricultural correspondents in rural districts asking whether the supply of cottages was insufficient or more than sufficient, and the replies showed that it was insufficient in 56 cases, sufficient in 111 cases, and more than sufficient in 32 cases.

Similar questions to various estate agents and landowners showed that it was insufficient in 9 districts, variable in 6 districts, sufficient in 11 districts, and more than sufficient in 4 districts.

These returns probably err in the direction of understating the deficiency of cottages, for included in the districts said to be sufficiently supplied are Linton (Cambs.), Forehoe (Norfolk), Maldon (Essex), and Sevenoaks (Kent), where cottages have had to be built or applied for recently under Part III of the Act of 1890.

Miss Constance Cochrane, whose name is a household word in connection with rural housing and sanitation, has enquired as to the number of bedrooms per cottage in 44 villages divided among 17 counties. She found 464 cottages with only one bedroom, 1,852 with only two bedrooms, and 759 with three or more bedrooms.

Similar enquiries as to wages and rents in rural districts showed an average wage of 12/9 per week in eleven villages in the Eastern Counties, and an average rent of 1/8 per week; an average wage of 16/5 per week in four villages in Kent, Surrey, and Sussex, with an average rent of 3/1½ per week.

RECOMMENDATIONS OF THE SELECT COMMITTEE ON RURAL HOUSING.

The following are the recommendations of the Committee:—

1. Transfer of the administration of the Public Health and Housing of the Working Classes Acts from the rural district councils to the county councils, retaining to the rural district councils power to build under Part III of the Housing of the Working Classes Act, 1890, subject to confirmation by the Local Government Board.

2. Statutory duty of county councils to appoint a medical officer or medical officers of health, and a sufficient number of sanitary inspectors for the purpose of carrying the statutes into execution. Proper qualifications, as prescribed from time to time by the Local Government Board, to be insisted upon. Officers to devote the whole of their time to the duties of their office, to hold their appointments during good behaviour, and to be removable only with the consent of the Local Government Board. The Local Government Board to issue a more specific memorandum of instructions to medical officers of health, and to require compliance with the same. County council to appoint a statutory public health and housing committee.

3. Register of survey of all buildings intended for human habitation to be compiled and revised periodically. Owners of dwelling-house property to make an annual return of sanitary condition of every dwelling-house. Penalty for making false returns.

4. The sections of the Public Health Act and Housing Act, which deal with sanitary defects (Secs. 91-96 Public Health Acts, Secs. 30-39, Part II, Housing of the Working Classes Act), to be widened in their meaning, to include not only houses "dangerous or injurious to health," but houses in a bad state of repair or neglect.

5. County council to be empowered, alone or in conjunction with council of adjoining county, to construct impounding reservoirs.

6. County council to frame bye-laws for every district, subject to the approval of the Local Government Board.

7. Local Government Board to register plans and specifications of model cottages.

8. Simplification and codification of the law under the Public Health and Housing Acts.

9. Statutory right of complaint to the Local Government Board of default of county council to be given to every rural district council, parish council, or parish meeting, or to any four householders. Local Government Board to hold inquiry and to make order enforceable by mandamus. Or the Local Government Board to be empowered to appoint a person or persons to execute such order, the consequent expense to be recoverable from the county council.

10. Local Government Board to appoint a staff of travelling sanitary and housing inspectors to supervise the administration of the public health and housing laws by the county councils and their executive officers.

11. Simplification of the law for acquiring land compulsorily.

12. The Treasury to lend money for the purposes specified in the report at the lowest rate at which the Treasury can themselves borrow (*a*) to local authorities (county council and rural district council) up to the full amount of the security upon the minimum terms; (*b*) to public utility societies up to 75 per cent. of the security upon the minimum terms. Period of redemption of loan to be lengthened. System of increasing the rates or interest in proportion to the length of the period of loan to be abolished.

13. Grants from the Exchequer to be allocated to and administered by the county councils at the discretion of the Local Government Board.

APPLICATIONS TO ADOPT PART III.

The following particulars as to action attempted in rural districts have been taken from the report and other official sources. Following the tabular statement is the substance of the official reasons given by the various councils concerned, for such action as was taken or not taken in each case.

Applications to adopt Part III were made by the following councils, all being Rural *District* Councils except those marked with an asterisk, in which cases action was taken by the *Parish* Council under sec. 6 of the Act of 1900.

In each of the following cases Part III was adopted for the parish only or for contributory places, except East Grinstead, where it was adopted for the whole district and *nothing done.*

Rural District.	Parish.	County Council.	Result.
Linton	Linton	Cambridge ...	granted.
Malpas	Malpas	Chester	,,
Sunderland ...	Ryhope and Tunstall	Durham	,,
*Chester-le-Street ...	Usworth	,, ...	,,
Maldon	Bradwell	Essex	,,
*Pontardawe ...	Ystalyfera	Glamorgan ...	shelved.
King's Langley ...	Chipperfield	Herts.	uncertain.
Malling	Mereworth	Kent	refused.
Strood	Rural district	,, ...	,,
Tonbridge... ...	Hadlow	,, ...	,,
Sevenoaks... ...	Penshurst	,, ...	granted.
Barrow-on-Soar ...	Rural district	Leicester.. ...	refused.
East Elloe... ...	Whaplode	Lincoln (Holland)	,,
Spalding	Donington, Moulton...		granted.
St. Faith's... ...	Wroxham	Norfolk	refused.
,, ...	Horsford	,, ...	,,
,, ...	Great Witchingham ...	,, ...	,,
Erpingham ...	Aylmerton	,, ...	,,
Forehoe	Costessey	,, ...	uncertain.
Brixworth... ...	Rural district	Northampton ...	granted but dropped.
Hexham	,, ,, ...	Northumberland	refused.
Thingoe	Ixworth	Suffolk (West) ...	granted.
Croydon	Mitcham	Surrey	refused.
Eastbourne ...	Rural district	Sussex (East) ...	dropped.
,, ...	Pevensey, Westham	,, ,, ...	refused.
East Grinstead ...	Rural district	,, ,, ...	granted but dropped.
Westbury	Bratton	Wilts.	granted.
,, ...	Edington	,, ...	,,
,, ...	Heywood	,, ...	,,
,, ...	Dilton Marsh... ...	,, ...	refused.
Kiveton Park ...	Wales	Yorks	dropped.

APPLICATIONS REFUSED.

NOTE.—The excuse in each case is that of the County Council responsible for the refusal in each case.

Mereworth.—That the adoption of Part III would unduly burden the rates of the parish.

Strood.—The necessary information was not furnished to enable the County Council to determine whether it was prudent for the District Council to adopt Part III.

Hadlow.—The District Council failed to show that there was any demand for accommodation for the working classes.

Barrow-on-Soar.—The need for increased accommodation was established, but the difficulty was met by private enterprise, and no order was recommended.

Wroxham.—A local landowner offered to build. [NOTE.—The application of the Council was refused, but *the promised cottages were not built*, and much trouble was experienced by several families until the member of parliament for the district built six new cottages.]

Horsford.—The County Council stated that there were sufficient empty cottages in the parish to meet the difficulty.

Hexham.—The County Council did not consider it prudent for the District Council to adopt the Act, inasmuch as they were not satisfied that accommodation would not be provided by private enterprise, and they feared that the project if carried out might impose a considerable liability on the rates.

Mitcham.—The person who held the inquiry did not certify that accommodation was necessary.

Eastbourne.—The result of the inquiry was to the effect that there was no want of accommodation in the rural district generally.

Pevensey.—It appears unjust that the ratepayers of the whole rural district should provide the capital to build the cottages, the freehold of which would ultimately pass to Pevensey and Westham. [It was urged by opponents of the housing scheme that the District Council would have to pay 2/6 a week per cottage to enable the dwellings to be let at 2/6 per week.]

Dilton Marsh.—The Council refused their consent on the ground that the circumstances of the parish did not render the intervention of the Rural District Council necessary.

Kiveton Park.—An inquiry was opened by the County Council and adjourned. An offer of land on lease subsequently received by the Rural District Council made it unnecessary to proceed further with the inquiry.

Great Witchingham.—The District Council could not furnish any idea of the cost of any scheme and to what extent it would effect the ratepayers; therefore the County Council did not deem it prudent to grant consent.

Whaplode.—When it was found that the expenses incidental to the adoption of Part III would fall on the parish, there was such strong opposition from the parishioners that the County Council decided not to grant their consent to the adoption.

East Grinstead.—*Municipal action stirred up private enterprise.*

The following letter, written on March 25th, 1901, to the Local Government Board, fully explains the case here, and incidentally drives home what is so often the case, that dormant or suspended private enterprise is stimulated to action by steps being taken to carry out a municipal scheme.

SIR,—Referring to your letter of 13th instant, I am directed to reply that the Rural District Council, after local enquiry held by the East Sussex County Council, obtained an order enabling them to adopt Part III of the Housing of the Working Classes Act 1890, in the latter part of the year 1895, and in January, 1896, they communicated with all the parish councils in their district, and from the replies they received it appeared that in three parishes there was no urgent need for more cottages; in another parish the Parish Council expressed their intention of making inquiries, and in the remaining parish it was stated that cottages which could be let

at 3/- or 3/6 a week were needed, but that new cottages which had been erected in that parish were fetching 5/6 and 6/- a week. In all parishes it was found there would be great difficulty in the Council obtaining land for the erection of cottages at a reasonable price, and the Council, considering that the local inquiry would probably lead to the erection of more cottages in the district, took no further action in the matter. The following return shows that the anticipation of the Rural District Council was realised, and they believe that the new bye-law, very recently confirmed by the Local Government Board, under which cheaper cottages can be erected, will have the effect of further increasing the number of new cottages erected in the rural district. The return gives from 1895 to 1900 a list of new cottages erected: In 1895, 15; in 1896, 39; in 1897, 38; in 1898, 46; in 1899, 39; in 1900, 59, making a total of 236.

APPLICATIONS GRANTED BUT SCHEMES DROPPED.

Moulton.—The reason given by the Clerk to the Parish Council for the failure to take action was that the rate of interest, 4¼ per cent., at present charged by the Public Works Loan Commissioners on loans repayable in fifty years was far too high.

Costessey.—The Forehoe Rural District Council gave the rate of interest charged by the Public Works Loan Commissioners as a reason for not adopting the Act for Costessey.

Donington.—The failure to acquire land at a reasonable price prevented the District Council from carrying out a scheme.

Brixworth.—The District Council took no further action after the certificate was granted.

THE ERPINGHAM CASE.

Aylmerton and Great Witchingham.—The Erpingham Union over ten years ago tried to put Part III of the Act in force, without success, but in 1902 the evil had become so acute that they again applied to the Norfolk County Council for an inquiry. The County Council said, "You must name one parish where you say the need exists." The effect of this, of course, is not only to make the provision of cottages for all the forty-eight parishes an interminable matter, but to throw all the expense on a tiny area. By preventing the whole Union from co-operating the law, as generally administered, makes a sufficient scheme an intolerable burden to the selected parish. The District Council named the parish of Aylmerton, and the County Council decided in 1903 to grant an inquiry, but little else has been done.

As the result of a question in the House of Commons, the following two interesting letters were written. They explain the whole case, and throw an important light on the main reason for the dropping of several rural housing schemes elsewhere. In reply to a request for information, the Clerk to the Norfolk County Council wrote to the Local Government Board on August 17th, 1903:—

The Rural District Council of Erpingham on the 13th of March last, applied to the Norfolk County Council for powers to adopt Part III of the Housing of the Working Classes Act, 1890, with respect to the parish of Aylmerton, but they have since withdrawn such application. In amplification of the foregoing reply, I beg to state that a similar application was received at the same time from St. Faith's Rural District Council, with respect to the parish of Great Witchingham. Both were laid before the County Council, and Sir William Ffolkes, the chairman of the County Council, was directed to hold an enquiry at Great Witchingham into that application, and the Earl of Kimberley to hold an enquiry at Alymerton in respect of the Erpingham one. The Witchingham enquiry was first held, and I beg to enclose a copy of Sir William Ffolkes' report thereon. On the 31st day of July, I wrote by direction of the Earl of Kimberley, to the Erpingham District Council, with a copy of Sir William Ffolkes' report, which had been adopted by the County Council in July, and requesting to know whether they would be ready with any scheme for supplying better cottage accommodation at Aylmerton, the cost of carrying it out, what return in the shape of rent, and what liability would fall upon the rates. I

received a reply to such letter from them on the 14th inst., stating that they were not prepared with any scheme, and that their Council had resolved that, in view of the facts which have come to the knowledge of the Council, they do not at present take any further action in the matter. Herewith are appended the report of the Witchingham inquiry, my letter to the Erpingham District Council and their reply. Owing to the application having been withdrawn, the County Council are not aware of the merits of this particular case, but speaking generally, the stumbling block in all these cases appears to be, *that under section 2 of the Act of 1900, paragraph D, the County Council shall have regard to the liability which would be incurred by the rates, and to the question whether it is, under all the circumstances, prudent for the District Council to adopt the said part of the Act.* It is perfectly clear that suitable cottages cannot be built and let at a rent which will save the rates from liability and loss, *and it can never, therefore, be prudent for the District Council from a financial point of view to adopt the Act.* **As long, therefore, as this clause defines the law, it is very unlikely that the Act will be put into force in the rural districts of a poor agricultural county.**

On the 8th September, 1903, the Local Government Board replied to the letter in question as follows:—

I am directed by the Local Government Board to advert to your letter of the 17th ultimo, with reference to the applications which were made to the Norfolk County Council in March last by the rural district councils of Erpingham and St. Faith's for powers to adopt Part III of the Housing of the Working Classes Act, 1890; and as regards the statement made at the end of your letter, I am to state that *it does not appear to the Board that there is any provision* in section 2 (2) of the Act of 1900 which requires that it shall be shown in every case that suitable houses can be built and let at a rent which will *save the rates from liability and loss* before the County Council can consent to the adoption of Part III of the principal Act by a rural district council.

The following paragraphs throw a strong light on the mischievous conditions that have had to be tolerated in the Union in question:—

Mr. Tuddenham, the Sanitary Inspector of the Erpingham Union, found at Bodham, not far from Sheringham, thirteen people sleeping in two small attics—parents and eleven children of both sexes, from 25 years old downwards. At Roughton a most respectable family—two parents, one grandparent, four girls, aged 12, 10, 5, and 2, and five boys, aged 20, 18, 16, 14, and 7—slept in two small rooms. At Thorpe Market six people slept in a room nine feet by seven and a half. At Northrepps nine people slept in two small rooms, at East Runton ten people in two small rooms, at Hanworth twelve people in two small rooms. Besides the parents, there were daughters aged 20, 18, 16, and 5, and sons aged 22, 14, 11, 9, 3, and 2.

In spite of this terrible overcrowding, which goes on unchecked from year to year, the number of cottages is yearly going down. At Roughton four cottages have gone out of use in the last four years. At Aylmerton ten cottages have gone in the past few years, at Beckham seven, at Bodham five, and so on right through the Union.

Difficulties at Costessey (Forehoe R.D.C.).—The difficulties attending housing reform in rural districts are fully illustrated in the appended report of a discussion at a recent meeting of the Forehoe Rural District Council. It will be seen—

(1) That first the sanitary law could not be enforced owing to the scarcity of cottages.

(2) That the granting of the scheme involved the fear of a burden on the rates, and especially on the small area, and was consequently opposed.

COSSEY HOUSING TROUBLES.

Mr. Gunton presented the report of the Sanitary Committee, which called special attention to the report of the Medical Officer of Health, on the sanitary arrangements at Bird Cage Row, Cossey.

Dr. Lack reported that the sanitary arrangements of these cottages were inefficient, and that two of them were overcrowded. The owner had, however, given the occupiers notice to quit, and had promised to improve the sanitary arrangements according to his suggestion.

Mr. Gunton said he believed the owner was about to apply for an order of ejection in one case, *but the tenant could get no one in Costessey to let him have a larger house because of his large family. It was a hard case.*

Mr. Oldfield said the owner was also in a difficult position.

Dr. Lack said the house was too small for the family, and therefore they must have notice to quit, while the people at Costessey protested against an eviction. What was the owner to do?

Mr. Fryer thought the Council had not had a scheme that would be likely to benefit labouring men. Some time since, when it was proposed to put the Housing Act in force in Wymondham, they were told that if it was adopted Wymondham would have to pay. But now he found that Costessey did not want the cottages if they had to pay for them. He should most s rongly object to the burden being thrown on to the whole district. If they did, then Wymondham might as well ask for sixty cottages. The rents of the cottages proposed were too high for labouring men, and they would, no doubt, be occupied by workers at the brickyard or at the mills.

It may be added that the District Council are considering a scheme for the erection of twelve cottages in couples, on $3\frac{1}{2}$ acres of land, so as to give 32 rods of garden for each tenant. The houses, estimated to cost £200 each inclusive, are to have two rooms and scullery below, with three bedrooms above, and to be let at a rent of 2/6 a week, which would probably involve a deficiency of £32 to be met from the rates.

The following is the official reply to an inquiry on the subject :—

We want a cottage with three bedrooms and ¼ acre garden, rent not more than £5 5s. per annum.

My Council would have put the Act in force, but are met with the difficulty that the interest and repayment of a loan from the Public Works Loan Commissioners would result in a heavy loss to the ratepayers.

There is a deficiency of decent houses in some parishes, the cause undoubtedly being that with the present agricultural outlook very few landlords can afford to build cottages.

The remedy we suggest is that the Public Works Loan Commissioners should advance money to the rural district councils, who are willing and desirous to adopt the Act, at say 3 per cent for a long term of years. We do not consider that, as at present, the P.W.C. should only lend money to the public when they get a fairly large profit. In this district a *double cottage* could not be built in a substantial manner for less than £350 (or £175 each inclusive), including cost of site. The chairman of our Sanitary Committee has gone very closely into the matter, he estimates that at the present rate of interest charged by the P.W.L.C., to build four good cottages would entail a loss to the rates of about 1¾d. in the pound, and in point of fact very *few (if any) rural district councils have put the* Housing of the Working Classes *in force, simply because of the loss which must ensue at present rate of interest charged for loans.*

NEED FOR HOUSING COMMISSIONERS.

The Chipperfield Case.—The experience of an attempt to put Part III into operation in the village of Chipperfield, adjoining Kings Langley, Herts., as well as the cases above mentioned, shows that an effective power of appeal by labourers to a Central Authority with Commissioners as in the Small Holding Act, is absolutely necessary if the Act is to be anything but a dead letter.

Three years ago Mr. Arthur Aronson moved a resolution at the Kings Langley Parish Council to the effect that there was a dearth of cottages in Chipperfield, and that the District Council be asked to exercise their powers under Part III of the Act of 1890. A report was prepared by a committee of inquiry appointed by the Parish Council, confirmed by a second committee, accepted by the Parish Council, and forwarded by it to the District Council, with a request that the District Council would take action to supply the deficiency.

The County Council, however, ultimately held an inquiry, and the evidence was so strong that the Commissioners decided it was desirable to prepare a scheme, but instead of carrying it out they referred the report to the Parish Council for their opinion. It may be mentioned in passing, as an illustration of the difficulties, that the chairman of the Parish Council (who was opposed to the application of the Housing Act) was the chief landowner in the district, and also chairman of the District Council, and is, in addition, the local member of the County Council.

The dearth of cottages as admitted in the report, and the condition of existing cottages was declared to be bad.

The District Council, however, instructed its own Medical Officer of Health to make an independent report, which he did, and substantially confirmed the Parish Council's report in all salient features, admitting that there was a want of cottages, and stating that the cottagers were afraid to complain, for if they did so, they would probably get notice to quit.

Notwithstanding this, the District Council refused to build, but proceeded to tinker with existing cottages (many of which can never be made to conform to their own bye-laws). This has had the effect in many instances of raising the rents, and as notices were served on some of the cottagers to abate overcrowding, the position became worse than it was before, because there were no houses to turn to.

The Kings Langley Parish Council then appealed direct to the County Council under sec. 6 of the Act of 1900. The County Council asked the District Council why it refused to build, and its excuse was in effect: "*If agricultural labourers alone lived in the village, the accommodation would be ample*" That is to say, that if all labourers, other than those that worked on the land, such as bricklayers, roadmen, and others, were deported, the housing problem would be solved—and this at a time when all classes and parties are lamenting the evils of rural depopulation.

The dearth of cottages is most serious. For the sons and daughters of a labourer to get married is out of the question, as there is never a single cottage to let.

Mr. Aronson says:—

A labourer's wife (whose name I am quite willing to furnish) came to me with a notice in her hand, served upon her to desist from overcrowding (there were two families in her cottage), and asked me what was to be done. She said she had tried to get a cottage, not only in this village, but also in the two adjoining ones, but without success. We have some 60 per cent. less children in our schools than we had fifteen years ago. The young and the vigorous are rushing away as from a plague, and we are left with the old and infirm.

The County Council admitted the need, and suggested the building of ten cottages at Chipperfield, but estimated that the scheme would involve a rate of 1½d. in the £, and sent a report to the Parish Council for their observations, but at the Parish Council election the inhabitants of Kings Langley, who had the greater share of voting power, opposed the scheme, and returned a new council pledged to oppose it.

There are really two separate parishes (Kings Langley and Chipperfield) under the same parish council, and the inhabitants of Kings Langley feared they would have to pay rates for the benefit of Chipperfield, so local feeling and selfishness were brought in to the aid of the slum owners, thus accounting for the complete rout of the advocates of better housing which ensued. The matter is now in abeyance.

ACTION BY OTHER RURAL DISTRICT COUNCILS.

Driffield (R.D.C.) —High rates of mortality from pneumonia and bronchitis, due largely to unsatisfactory bedroom accommodation, have been reported. The Council in this district have done nothing and will do nothing under Housing Acts.

Sunderland (Rural).—Part III has been adopted for Ryhope and Tunstall. It is proposed to build at Ryhope twelve two-roomed dwellings at 3/9, twelve three-roomed dwellings at 4/3, eleven three-roomed dwellings at 4/9, and 26 four-roomed dwellings at 5/9 per week. At Tunstall there will be twelve two-roomed dwellings at 3/9, twelve three-roomed dwellings at 4/3 to 4/9, and 24 four-roomed dwellings at 5/9 per week. The Ryhope dwellings will cost £11,000. Those at Tunstall will cost £10,500. A difficulty has arisen, however, with reference to the site and ground rents.

Usworth (R.D.C.) —Out of 542 houses inspected, 266 or 49 per cent. are overcrowded. In many cases the walls are of soft limestone, which absorbs rain, and they are frequently without proper floors. The colliery owners are principal ratepayers, and have not provided sufficient cottages. The Parish Council appealed under section 6 of the Act of 1900, because the District Council of Chester-le-Street refused to adopt Part III, and they proved their case. The County Council now proposes to buy five acres of land at £350 per acre, for the erection of cottages under Part III.

Yeovil (R.D.C.) – An inquiry has been held showing that there were in the district 113 houses with only one bedroom, 1391 houses with only two bedrooms. Four parishes said there were insufficient accommodation and 230 insanitary cottages. The Council has deferred the adoption of Part III till the Rural Housing Bill is passed.

SCHEMES CARRIED OUT UNDER PART III.

Only two rural housing schemes, comprising 14 cottages, are described in the Housing Handbook, but since then 40 additional cottages have been built or planned at Bradwell (Maldon R.D.C.), Bratton (Westbury R-D.C.), Linton (Linton R.D.C.), Malpas (Malpas

R.D.C.), and Penshurst (Sevenoaks R.D.C.). The following particulars about them may be interesting. All the councils have had to pay too much for land, buildings, and interest, and in several cases rents had to be increased beyond the original estimate to meet the difficulty.

Parish.	No. of Cottages.	Cost of land per acre.	Cost of land per cottage.	Cost of building per cottage.	Rents per week.
		£	£ s. d.	£ s. d.	
Bradwell ...	6	200	8 13 4	223 0 0	3/6
Bratton ...	4	200	10 0 0	240 0 0	3/6
Linton ...	10	50	12 10 0	130 0 0	2/6
Malpas ...	12	100	9 0 0	187 10 0	3/9
Penshurst ...	8	say 130	lease	232 0 0	4/- to 4/9

Penshurst—Warren Cottages.—No land could be bought as a site for the second scheme in this village, so an acre of land was taken on lease for 99 years at £5 5s. per annum, and eight cottages have been built for £1,860 (borrowed at 3½ per cent.), and let at 4/- to 4/9 per week The walls are of double brick, with air spaces between up to the first floor, but above that weather tiles nailed on brick. Six houses have three bedrooms and two have only two bedrooms. Dr. Poore's open-air drainage system is not quite successful owing to the sharp fall of the ground at the rear of the cottages. Each cottage is assessed at £6 10s, and the rates, which are compounded, amount to about 6d. per week per cottage. The rate in the £ to meet the annual loss is ·13d., an expense which money at the market rate of interest would easily have avoided.

Miss Anne Escombe has kindly given the following interesting information :—

I collect the rents and add 6d. a week per rate (poor and special expenses); the rates now slightly exceed 6d. a week, even when compounded for. The Parish Councillors agree that the rates derived from the co tages may be expended in repairs, reckoning which the second scheme of houses is self-supporting.

The loan for the Pioneer Cottages *was contrary to the wishes and arrangement* with the Parish Council, made repayable in equal half-yearly instalments, instead of by annuity covering the expense. This may be eventually of benefit, but it is hard on the ratepayers.

All our expenses for building, or rather our council's, were calculated on interest *at 3¼ per cent., but at the end of the long process of delay the amount was raised, we found, to 3½ per cent.*

The cottages have been continuously let, six weeks' rent being lost during the whole time, and the whole of it when cottages vacated on account of the occupants' change of employment. Any expenses incurred for so-called repairs has been in relation to smoking chimneys, changes of kitchen ranges found unsuitable when the cottages were first occupied. We should plan differently now, for the cottages with only a kitchen and scullery, as the tenants mostly live in what we meant for a scullery, but has now become a small living room, the large room being used only occasionally. Otherwise the cottages are, I think, satisfactory.

Bradwell (Maldon R.D.C., Essex).—Six cottages have been built at a total cost of £1,450 inclusive, on an acre of land costing £45 There are on the ground floor parlour, living room, and kitchen 8 feet high, and on the first floor three bedrooms 8 feet 6 inches high. They are let at 3/6 each per week. The loans were £1,250 at 3¾ per cent., and £200 at 4¼ *per cent!!*

Bratton (Westbury, Wilts.).—Four houses have been built at a cost of £887 on land costing £30 for 32 perches (at the rate of £150 per acre), or a whole cost, with architect's fees, etc., of £970. Each house has two rooms and scullery on the ground floor, and three bedrooms on the first floor, and is let at 3/6 per week, tenant paying rates. The Clerk to the Council writes :—

In this village there is not now a great need of cottages, the population at the last census was only 560.

In building the before-mentioned block of four cottages, the chief difficulties met with by the Westbury R.D.C. arose from the stringent requirements of the L.G.B., from whom we had to wait long for sanction to borrow.

There was a scarcity of workmen's dwellings, *but since the R.D.C. built, one or two private owners have built also.*

Linton. Application was made by this Council to the County Council, on behalf of five parishes in the district, but the others are standing over until Linton has gone through. Land is being obtained from a small owner, as the big landlords did not care to provide land near the village. The clerk wrote as follows in June, 1906 :—

As regards the closing of unhealthy dwellings, this Council could close several in Linton, but there is nowhere for the families to go except the Workhouse. We are proposing to build ten cottages, and almost every one is spoken for. It is hoped to build for £130 per cottage, then let at 2/6 per week. Land cost £125 for 2 acres.

Provided the money could be obtained from the Loan Commissioners at a fair rate, there would be little or no charge on the rates. As it is we anticipate about a penny rate.

Malpas.—A loan of £2,500 was obtained for 60 years, and twelve cottages provided at an estimated annual cost to the rates of £11 per annum on an assessable value of £4,891. Only part of the land has been used, and a rent of £4 per annum is being derived from the unbuilt portion. The clerk to the Council says :—

The Government should give greater facilities for obtaining money at a reasonable rate of interest. We tried every possible means but failed to get advance under 4 per cent. The land was acquired at £100 per acre. We purchased 2½ acres, and intend putting up 12 more cottages if found to answer.

ACTION BY LANDOWNERS UNDER IMPROVEMENT OF LANDS ACTS.

Landowners have borrowed under the Improvement of Lands Acts a sum of nearly £18,000,000 for improving their agricultural estates, the annual loan payment being met by "charging orders" of the Board of Agriculture on the lands improved, and the commonest period being 40 years. Only £1,258,535 of this amount was for labourers' cottages. The sums charged in respect of 80 cottages built in 18 different counties during the year 1905 were as follows :—

5 single cottages costing about £243 per cottage.

26 pairs of cottages costing about £218 per cottage.

23 cottages in blocks of three to six costing about £212 per cottage.

For 80 cottages the average was about £218 each.

THE EXAMPLE OF IRELAND.

(Housing Handbook pp. 139 and 32-34).

At the end of March, 1906, there were 20,634 cottages erected in Ireland under the Labourers Acts, and in that year a new Act, the Labourers (Ireland) Act 1906, was passed, giving still greater facilities for houses for labourers.

As the Labourers (Ireland) Acts have, in comparison with the Housing Act of 1890, been so effective in securing the provision of labourers' cottages in rural districts, a somewhat full account of their provisions and the proceedings under them up to the present time will be most useful to those interested in the welfare of the English rural labourer.

The Labourers' Cottages and Labourers' (Ireland) Acts consist of the Acts of 1881, 1882, 1883, 1885, 1886, 1891, 1892, 1896, 1897, as consolidated or amended by the Local Government (Ireland) Act 1898, sections 93 to 97 of the Irish Land Act 1903, and finally the Labourers (Ireland) Act 1906.

The main and vital elements in the law and practice as to the provision of cheap cottages for Irish labourers are :

(1) The representation.
(2) The simple procedure.
(3) Cheap money.
(4) The subsidies.
(5) The machinery of administration, including
    (a) the central authority.
    (b) the central fund or funds.

The provisions as to these are as follows :

Representation. –Where "the existing house accommodation for agricultural labourers and their families is deficient, having regard to the ordinary requirements of the district, or is unfit for human habitation owing to dilapidation, want of air, light, ventilation, or other convenience, or to any other other sanitary defects," a representation may be made to the sanitary authority, "who shall . . . proceed to make an improvement scheme." Under the original Act this representation was to be signed by not less than twelve persons, rated for the relief of the poor within the sanitary district, but this has been modified by the Acts of 1891, 1903 and 1906, so that now any three persons are sufficient, whether rated or not provided in the latter event that they are agricultural labourers working in the district, sec. 1 (2).

The definition of agricultural labourer is extended by Sec. 97 of the Act of 1903, to "any person (other than a domestic or menial servant), working for hire in a rural district, whose average wages do not exceed 2/6 a day, and who is not in occupation of land exceeding one acre."

The plan of enabling representations to be made is very effective for bringing about the building of cottages, but it is now provided that the Council may initiate a scheme upon a report of the Irish Land Commission or without any representation at all, and the Local Government Board, if satisfied that the District Council have failed to make an adequate scheme, may step in and carry out a scheme themselves (sec. 7).

At first 14 days' notice had to be given of the Council meeting to consider a representation, but this has been reduced to seven, and the three days' notice required of every meeting called in connection with a decision as to the representation is now only required in regard to a meeting at which the final resolution is passed (Lab. Act, 1896).

The procedure consists of ten steps—

1. The representation.
2. Council adopts scheme.
3. Advertisement of scheme.
4. Notices to owners and occupiers.
5. Petition for confirmation of scheme.
6. Local inquiry.
7. Provisional order made and served.
8. Report of service of order.
9. Confirmation or disallowance of order by L.G.B.
10. Application for loan to County Council or Land Commission.

Confirmation of Scheme.—In the case of the purchase of land by agreement, it is no longer necessary to use the complicated machinery of scheme, petition local inquiry, notices, etc., but the scheme may become absolute on the inquiry into the loan, thus saving six or seven steps and four or five months in point of time. The Inspector holds an inquiry and makes the order, while the appeal is to the Local Government Board instead of to the Privy Council.

The publication of the scheme "during three consecutive weeks in the month of September or October or November," has been reduced to "any two consecutive weeks" (Lab. Act 1896).

The original requirement that the notices on the owners of land proposed to be taken compulsorily should be served "during the month next following the month in which such advertisement is published," has been altered to provide that such notices could be served at the same time as or any time after the publication of the advertisement.

Owners or lessees must reply to notices for compulsory taking of land within 21 days (Sec. 4), but the notice must have a plan attached sufficient to enable the person to identify the land proposed to be taken.

A provisional order, after being served on persons interested, is to be confirmed by the Local Government Board, and has the effect of an Act of Parliament, unless within one month a petition is presented against it (Sec. 6, 2).

If a petition is presented, the Local Government Board, after consideration of a full report of the evidence of the original inquiry, and after such further local inquiry (if any), as they may deem necessary, may either confirm the order with or without amendment, and the County Court may award costs, to be paid by or to the petitioner or any party opposing the petition (Sec. 6, 4).

Before the Act of 1906, the chief drawbacks on the operation of the Acts were: (1) The great delay, averaging two years between the inception of the scheme and the acquisition of the sites. (2) The unnecessary expenses of carrying out schemes.

A return issued in April, 1904, showed that the incidental expenses of carrying out schemes for 4,092 cottages had been, law costs £34,342 or £8 per cottage; engineering expenses (exclusive of fixed salaries) £15,221 or £3 15s. per cottage, and miscellaneous expenses such as advertising and the preparation of provisional orders, £24,123 or £6 per cottage, thus making a total of £73,686 or £18 8s. per cottage, as against £78,469 or £19 12s. per cottage for the land.

In one district the law costs averaged £42 per cottage, in another £4 16s., in another district £44 per cottage, and in another not far away, £3 7s. In one case where the compensation awarded by the arbitrators was £34, the costs of owner's solicitor for proving title were £63.

It may be mentioned that solicitors' and engineers' fees have been strictly limited by the new rules. Another factor in the cost of the cottage is determined by the rate of wages obtaining in rural districts for masons, 18/- to 22/- a week.

The conditions as to building have been that there should be a kitchen and at least two bedrooms, every habitable room to be at least 8ft. high except attics, where half the area of the room must be 7ft.; each habitable room to have windows with area of at least $\frac{1}{12}$ of the floor space; all bedroom floors to be boarded or tiled; the ground floor should be 9 inches above the external ground, and a proper privy should be constructed at least 10ft. away from the dwelling house.

Cost of Building.—At first, cottages of stone, brick, or concrete, with slate roofs, including expenses, averaged only £110 for building, but the average cost now, including half an acre of land, is £150, owing to the increase in price of building materials and the absence of effective competition among builders. The contract prices have been lower for large quantities, while the legal and other incidental expenses have only been about the same for many cottages as for few, if provided under one scheme Altogether 20,634 cottages have been built, and 887 are being built at a total cost, including site and expenses, amounting to £3,415,280 or £159 per cottage, though the prevailing figure is £150.

Rural district councils in Ireland have managed the building economically and effectually, erring as a rule on the side of economy. The number of cottages authorised up to 31st March, 1899, when the Irish Local Government Act came into operation was 16,056 or an average of 1033 for each of the sixteen years since the first Labourers Act came into operation. The number of additional cottages authorised up to 31st March, 1906, was 8,260, making 24,316 in all.

The loans up to 1899 were £1,958,680 or £130,500 per annum, and since that date have been £1,456,600 or £208,000 per annum. The cottages provided up to 1906 were:

	Built.	Building.
Ulster ...	1,663	204
Munster ...	10,617	235
Leinster ...	8,018	384
Connaught ...	336	64
	20,634	887

Under the Act of 1906 money may be obtained for rural housing from the Public Works Commissioners up to a total £4,250,000, repayable by annuities of £3 5s. per cent. for 68½ years, as in the case of the Irish Land Act 1903, thus saving the ratepayers £1 12s. 2d. on each £100, or say £2 8s. 3d. per cottage, nearly 1/- a week.

Analysis of cost of building. –The following analysis of the cost of building a cottage last year, in Ireland, under the Labourers Acts, may be interesting :

	£	s.	d.
Excavation, 14 cubic feet, at 6d.	0	7	0
Masonry in foundations and walls, 59 cubic yards, at 13/- ...	38	7	0
Windows, 51 square feet, at 2/3	5	14	9
Chimney breast and shaft, 11½ cubic yards, at 20/- ..	11	10	0
Doors, 59 square feet, at 1/2	3	8	10
Concrete flooring in kitchen, 23 square yards, at 3/- ...	3	9	0
Other floors, boarded, 2 squares, at 37/6	3	15	0
Window sills, 16 cubic feet, at 2/3	1	16	0
Studded brick partitions, 1½ squares, at 27/6	2	1	6
Roofing complete, 7½ squares, at 70/-	26	5	0
Eaves, gutters, and pipes, 12 lengths, at 2/6	1	10	0
Plastering and dashing external walls, 102 sq. yds., at 10d.	4	5	0
Plastering and whitewashing internal walls, 138 square yards, at 8d.	4	12	0
Plastering and whitewashing ceilings, 52 yards, at 1/3 ...	3	5	0
Door call 6/-, and heel blocks 8/-	0	14	0
Painting and bargeboards	1	6	0
Fitting up press 15 -, fire guards 10 -, bracket and sheeting 15/-	2	0	0
Hanging gate posts 20/-, entrance gullet £2 10s. ...	3	10	0
Privy of galvanised iron on wood	4	10	0
Fencing	7	0	0
Gates and posts	3	0	0
Overseeing 42/, advertising 20/-	3	2	0
Contingencies 5 per cent. on £129	6	9	0
Total ...	£141	17	1

Subsidy from the Imperial Exchequer. A sum of £37,000 per annum for rural districts, known as the Exchequer Contribution, was formerly distributed in proportion to the expenditure in 1887 on main roads, but it is now altered by the Act of 1906, so that each district will receive a pro rata amount equal to £1 9s. per cottage already built, from an annual grant of £31,000 for the purpose of meeting the deficiency on existing cottages. The sum of £22,000 from the Labourers' Cottage fund is to be taken annually for paying 16 per cent. of the annuities on labourers' cottages, and a further sum of £28,000 from the Ireland Development Grant is to be applied in paying another 20 per cent. of the annuities.

Subsidies from the rates.—By the original Act local authorities were empowered to levy a rate not exceeding 1/- in the £ for housing the labourers, which if reached throughout Ireland would be £561,000 per annum, but the maximum rate in any district was 10·81d., and the

total amount of the subsidy actually taken from the rates was £63,000. Repairs and management bring the total charge on the rates up to £2 17s. 6d. per cottage. As a general rule the farmers raise little or no objection to the labourers having cottages and land on rate-aided terms.

Proportion of payments of rent.—Formerly the tenant paid $\frac{13}{33}$, the ratepayers $\frac{14}{33}$, and the Imperial Exchequer $\frac{6}{33}$ of the cost of the cottages, but under the new scheme of higher rents (1/6 instead of 1/3), it will be tenant 15½ thirty-thirds, ratepayer 6½ thirty-thirds, and the Government 11 thirty-thirds.

Effect of subsidised rents on wages.—The average rate of wages has gone up during the last six years by 8½ per cent or 9d. per week from 10/2 to 10/11, but this is attributed to the labourer being more independent through not living in a "tied cottage."

Rents and rates.—The average rents for a good house and half an acre of land are now 11d. per week with rates, an addition of about 2d. per week as compared with 1/- or 1/3 per week formerly paid to the farmer for smoky, sooty, and insanitary cabins, with little or no land. Near Dublin the rents are from 1/9 to 2/6 a week. In view of the increase of gardens from ½ to 1 acre, it is anticipated that the labourers will be able to pay about 20 per cent. more rent in certain cases, say 1/6 instead of 1/3, and 1/3 instead of 1/-

Repairs, collection, and insurance.—The collector gets as a rule 5 per cent.; repairs average 15/- per cottage; insurance 1/6 per cottage, or a total roughly of about 25/- per cottage per annum.

Loan expenses.—The average annual charge for principal and interest on existing cottages at £150 has been been £7 5s. 9d., showing an adverse balance of £4 17s. 9d. after the receipt of rents £2 8s. per annum. The total loan expenses in 1905 were in round figures £152,090, and the rents being only £47,480, a subsidy was paid by the Government of £41,600, and another from the rates of £63,000.

Six interesting points—

1.—The size of the garden was limited to half an acre by the Act of 1893, but by the Act of 1892 it has been enlarged to an acre.

2.—The cost of land for acquiring the interest of both owner and occupier is estimated at from £35 to £40 per acre.

3.—A question as to encouraging the ownership of the cottage was raised by the select committee on rural housing, but the assistant secretary of the Irish L.G.B. stated that "Repairs would be neglected, and in case of storms or other damage involving much work, the labourer could not meet the expense" (Sul ivan 3721).

4.—The Irish clergy are helping to carry out the work by all means in their power, issuing leaflets, letters, and circulars.

5.—The Irish League keep a stock of forms for representation.

6.—The area of charge is the entire rural district.

Model plans and specifications.—One of the duties of the Irish Local Government Board under the new Act is to supply free plans and specifications to local authorities to assist them in providing the most suitable and economical cottages for their respective districts. The Board have awarded prizes of £50, £30, and £20 for best designed cottages to cost £130. There were 350 designs, and the prize winner's plans and designs with specifications are being sent out to local authorities, and can be purchased direct from Messrs. Wyman & Sons.

The Labourers' "Ladder."

Enlargement of cottages and gardens.—Existing cottages may be enlarged without making improvement scheme, and with consent of L.G.B. gardens may be enlarged if land may be acquired by agreement.

Small Holdings.—Under the Act of 1906, a labourer who has lived five years in one of these cottages, and paid his rent punctually, may have an advance to purchase a small holding of 5, 10, or 15 acres, for sale, alongside of him, but he must leave his cottage.

FORMS OF REPRESENTATION.

In pursuance of the powers vested by the Labourers (Ireland) Acts 1883- 906 in the Local Government Board for Ireland, the Board has issued rules and regulations under the said Acts, of which the following are four Clauses :—

4. A representation for the purposes of the Acts may be made in one of the Forms numbered 1 to 7 inclusive.

5. Every Council shall provide and keep at all times available a supply of forms of representation and shall give a form free of charge to any ratepayer or labourer applying for the same.

6. Within one month from the first day of November, 1906, every Council shall give public notice by means of advertisements (Form 37) in some two or more newspapers circulating in the district, and placards posted throughout the district, that representations for the purposes of the Acts may be lodged with their Clerk on any day up to the first day of February, 1907.

7. All representations lodged as aforesaid shall be submitted to the Council at their meeting next following the first day of February, 1907, and the Council shall thereupon fix a date, not later than fourteen days thereafter, upon which a meeting of the Council shall be held for the consideration of the representation.

The most important forms of representation are as follows :—

(Additional Cottages to be provided).

.....Rural District.

.....District Electoral Division.

We, the undersigned, being agricultural labourers or ratepayers, represent that there is not a sufficient number of houses available for the accommodation of agricultural labourers in the above-named Electoral Division, and that it is the duty of the District Council to take proceedings under the Labourers Act for the making of an improvement scheme in respect of such Electoral Division.

We suggest that cottages should be built with suitable plots of land attached thereon on the holdings, and for the agricultural labourers mentioned in the schedule given below.

(Then follow signatures and addresses together with schedule of particulars). Form 2.

(Cottages to be built in substitution for insanitary dwellings).

.....Rural District.

.....District Electoral Division.

We, the undersigned, being agricultural labourers or ratepayers, represent that the undermentioned labourers are living in houses which are unfit for human habitation and should be provided with suitable house accommodation, and that it is the duty of the District Council to take proceedings under the Labourers Acts for the making of an improvement scheme in respect of the above-named Electoral Division.

We suggest that cottages should be built in lieu of these dwellings on the holdings named in the schedule set out below, and that suitable plots or gardens should be attached thereto. Form 5.

(Houses to be acquired and repaired).

.....Rural District.

.....District Electoral Division.

We, the undersigned, being agricultural labourers or ratepayers, represent that the houses mentioned in the schedule attached hereto are in need of improvements and repairs to render them suitable as labourers' cottages, and that it is the duty of the District Council to take proceedings under the Labourers Acts for the making of an improvement scheme in respect of such Electoral Division.

We suggest that these houses should be acquired by the Council, improved and repaired, and that suitable plots of land should be acquired in conjunction therewith. Form 6.

(Tracts of land to be acquired).

.....Rural District.

.....District Electoral Division.

We, the undersigned, being agricultural labourers or ratepayers, represent to the Rural District Council that a necessity exists for the acquisition of the tract or tracts of land referred to in the schedule hereto with a view to the same being parcelled out in allotments among the agricultural labourers whose names are set out in the schedule.

And we do further represent that it is the duty of the District Council to take proceedings under the Labourers Acts for the making of an improvement scheme in respect of such Electoral Division.

CHAPTER VII.

HOUSING BY PRIVATE ENTERPRISE AND CO-OPERATIVE SOCIETIES.

It is remarkable that in England, the land par excellence of municipal building, experiments of the greatest number and of the most varied kind have been carried out by private individuals, companies and societies.

Ten philanthropic societies have built dwellings for 125,000 persons in London, while six lodging houses, accommodating 5,162 persons, have been built by "Rowton Houses" alone. Co-operative societies to the number of 413 have built 46,707 houses, at a cost of £2,603,438, twenty per cent. of which are owned by the societies and let to tenants.

The co-partnership Housing Societies, one of the most admirable forms of private enterprise, corresponding as nearly as may be to the societies of public utility on the Continent, have quite recently provided about 400 houses at a cost of about £100,000, while the Garden City has been steadily developing at Letchworth; and three cottage exhibitions run by private enterprise are, or will be, in full swing shortly—two of them at Newcastle and Sheffield on municipal land, and the other at Garden City.

There are, in addition, some 2,000 Building Societies (which are not *Building*, but *Loan* Societies) with over 600,000 members, who have advanced on mortgage about £10,000,000 in one year, and who have total assets of £66,000,000.

Finally there are the remarkable model villages of Bournville, Earswick, and Port Sunlight, each of which is a lesson in itself.

SOME BIG HOUSING COMPANIES AND TRUSTS.

Rowton Houses (Lodging Houses).—Office: 16, Great George Street, Westminster. The Rowton Houses are hotels for working men, originated by Lord Rowton in 1892, to meet the needs of the many workmen who lived in the very unsatisfactory common lodging houses of the metropolis. They are now six in number and are situate as under:

Rowton House, Bond Street, Vauxhall, London, S.W., 484 beds, opened 31st December, 1892.
,, ,, Calthorpe Street, King's Cross Road, London, E.C., 678 beds, opened 1st February, 1896.
,, ,, Newington Butts, London, S.E., opened 23rd Dec., 1897, New Wing, 211 beds, opened Feb. 28th, 1015 beds.
,, ,, 221, Hammersmith Road, London, W., 800 beds, opened December 2nd, 1899.
,, ,, Fieldgate Street, London, E. (near the London Hospital), 816 beds, opened 11th August, 1902.
,, ,, Camden Town, 1103 beds, opened 7th December, 1905. Total, 4,896 beds.

The King's Cross House is being enlarged to have 944 beds, and will be finished in 1907.

The charge for accommodation is the same at all the houses, viz., 3s. 6d. for seven nights, payable in advance on Saturday, or 7d. per night for any other bookings.

Residents at Rowton Houses have free use of the following rooms: Dining Room, where food can be purchased at the following prices—

Soups, various, per basin, 1d. & 1½d.	Coffee, per cup, ½d. & 1d.
Joints, Roast Beef, per portion, 3d. & 4d.	Cocoa ,, ½d. & 1d.
Vegetables, in season, per portion, 1d.	Bread and Butter, ½d. & 1d.
Pudding and Pastry, per portion, 1d.	Jam, ½d. & 1d.
Salads, 1d. & 2d.	Marmalade, ½d. & 1d.
Tea, per cup, ½d. & 1d.	Porridge, 1d.

Convenient fires and cooking utensils, crockery, teapots, etc., are also provided, free of charge, for residents who wish to prepare their own food.

Smoking Room, with newspapers, chess, draughts, etc., for use of residents.

Reading and Writing Rooms, with a plentiful supply of books, magazines, etc

Hot or Cold Baths, including soap and towels, may be had for 1d. Footbaths are free.

There are also lockers, parcels' room, laundry, barber's shop, shoemaker's shop, and tailor's shop.

The six houses will provide accommodation for 5,162 residents. Adjoining the Newington Butts House there is a completely equipped steam laundry with every modern appliance, which is sufficiently large to deal with the laundry requirements of all the houses.

The Rules are as follows:

1.—Admission to bedrooms. The staircase gate is open every quarter of an hour after 7 p.m. A ticket must be shown at the gate.

2.—Bedrooms must be vacated before 9 o'clock in the morning.

3.—Smoking in bedrooms is strictly prohibited.

4.—The public rooms will be closed and the gas turned off at 11.30 p.m. on Sunday, and on other nights at 12.30 a.m.

5.—The dining room will also be closed every morning, except Sunday, from 11 to 12 o'clock.

6.—Card playing and gambling are strictly prohibited.

7.—The Company will not be responsible for the loss of any property, unless such property has been left in the charge of the Superintendent, and a receipt obtained for the same.

8.—The Company reserves the right to cancel bed tickets at any time.

9.—Lockers are provided for the use of residents. Sixpence is charged for the key, and when the key is returned, fivepence will be refunded.

The preference capital at 4 per cent. is £225,000 authorised, of which £170,320 is paid up.

The ordinary shares, on which 5 per cent. is paid, amount to £225,000 authorised, of which £181,860 is paid up.

The capital expenditure on lodging houses so far is £347,882 on finished houses and £45,892 on works during 1905, or a total of about £400,000.

The receipts were as follows in 1905: Rent of cubicles, £37,168; catering, £16,489; sundries, £324. Total £53,981.

The expenses were : Rates, wages, and general expenses, £17,183 ; catering, £15,794 : repairs and renewals, £3,105 ; property and income tax, £895 ; sundries, £1,703. Total £38,680. Balance profit, £15,301.

Artizans', Labourers', and General Dwellings Company.— Office : 16, Great George Street, Westminster, S.W. Preference capital at 4½ per cent., not to exceed at any time three-fourths of ordinary capital, £1,000,000 in £10 shares, of which £872,940 is paid up. Ordinary capital at 5 per cent., £2,000,000, of which £1,703,890 is paid up. Reserve funds, £243,486

The company has provided for a population of 50,000. Owing to the reduction of the compounding allowances by the rating authorities, notices were given by the Company in 1905 to 2,000 tenants at Queen's Park, to pay their own rates, and this resulted in more of the tenants leaving than in previous years. The figures being 240 changes in 1903, 227 in 1904, and 429 changes in 1905. A further result was the increase of £800 in repairs, due to getting the house ready for new tenants, and an extra payment of £360 for 2,100 new agreements.

The following paragraph from the report of the Company is worthy of notice, because it applies generally to a great deal of existing cottage property elsewhere.

> The Queen's Park Estate having been built upon about 30 years ago was constructed to the sanitary requirements of the local authorities of that time. Those requirements were considered satisfactory, as long as Queen's Park belonged to Chelsea, but, when Queen's Park was taken from Chelsea and put into Paddington, then the sanitary requirements came under a different authority. The Medical Officer of Health and the sanitary authorities of Paddington were much more exacting than those under whom the Estate was built. The result has been that practically the whole of the drainage of Queen's Park has been required to be taken up and renewed, and the ultimate cost will be about £20,000. We are proceeding with it year after year, as it is impossible to do it one year, but as a large part of it is entirely new and was never dreamt of at the time the houses were built, the way we have dealt with the expense has been that we have charged two-thirds to capital and one-third to revenue. In 1905 £3,300 was spent on this work of sanitary reconstruction, which will take about six years altogether.

Noel Park is growing rapidly, the rental in one year being increased by £4,348, and although the estate is in the neighbourhood of the London County Council dwellings, only a few of the older houses are to let, owing to the tenants wanting to go into the new dwellings.

At Leigham Court, Streatham, there is no County Council competition, but the Company and private builders have overbuilt dwellings of a certain type, viz., shops with rooms above, small villas and flats or maisonettes, all of them above the cottage class, for which there is a demand but not a supply.

The arrears on the weekly property are only £554, that is 1¼ days' rent, equal at Shaftesbury Park to 6¼d. per £100, at Queen's Park to 2/4¼ per £100, and at the block buildings to 3/6 per £100 of rental.

The insurance on the cottages has been dealt with by putting on one side a capital sum of £5 000 to meet the annual losses, but the total losses by fire in the year being only £11 7s. 5d., the amount has been charged to repairs, and the Company has effected a saving on this item.

The cost of building is now higher, and the rents are 5/9 to 13/- for weekly cottages, and 5/- to 8/6 for small flats, an increase on the figures given in the Housing Handbook, pp. 191-193

The block dwellings of the Company are let at rents based on an average of 2/9 per week, but larger rooms and specially good positions are charged at a higher rate.

The addresses of the block dwellings are :

Portman Buildings, Lisson Grove, S.W.
Seymour Buildings, Seymour Place, Bryanston Square, W.
Crawford Street and Homer Street, Marylebone.
East Street Buildings, Manchester Square, W.
Shepherd's Place Buildings, Grosvenor Square, W.
Carpenter Street Buildings, Berkeley Square, W.
Gray's Inn Buildings, Rosebery Avenue, E.C.
Gray's Inn Residences, Clerkenwell Road, E.C.
Coldbath Buildings, Rosebery Avenue, E.C.
Northampton Buildings, Rosoman Street, and Skinner Street, Clerkenwell, E.C.

East End Dwellings Company, Office, 27, Chancery Lane, W.C. Preference capital at 4 per cent. £50,000 in £10 shares authorised and paid up.

Ordinary capital at 5 per cent. £250,000 in £10 shares authorised, of which £151,440 is paid up.

The Company have been able to borrow £16,500 from the Public Works at $3\frac{3}{4}$ per cent. in 1905.

The death-rate was 11·5 per 1000 for 1905, on a population of 7,259.

Cottages are more popular than block dwelling in Bethnal Green, and the Company are building several.

The dwellings are mainly situated in Bethnal Green as follows :

Globe Street, Cyprus Street, Moravian Street, Evesham Houses, Victoria Park Square, Katherine, Lolesworth, and Museum Buildings, Gordon Dwellings and Strafford Houses, Cromer Street.

The rents have been slightly lowered and thus enabled dwellings to become fully let, which for some time had a large number of empties.

Four per cent Dwellings Company.—Office : 36, Hallam Street, Portland Street, W. Capital £500,000 in 20,000 shares of £25 each. The population is 6,332, of which only 2,754 are children under 14.

Guinness Trust.—Office : 5, Victoria Street, S.W. Sir E. C. Guinness (Lord Iveagh), gave £200,000 in 1889, to which the Goldsmiths' Company added £25,000 in 1893, and the net income from rents and interests have been added to the original capital year by year to the total amount of £152,674, in the same way as the Peabody Fund. On December 31st, 1906, there were 9,668 persons living on the estate, and the birth-rate for three years averaged 43·3 per 1000, while the death-rate was 12·5 per 1000. Only persons with less than 25/- per week are accepted as tenants, and preference is given to the poorer applicants, but earnings are frequently understated, though it is asserted that the average weekly earnings of the head of each family is 19/8 per week. The dwellings are situated at :

Brandon Street, Walworth.
Marlborough Road, Chelsea.
Columbia Road, Bethnal Green.
Lever Street, Finsbury.
Vauxhall Walk, Lambeth.
Page's Walk, Bermondsey.
Snow's Fields, Bermondsey.
Fulham Palace Road, Hammersmith.

There are laundries, club rooms, costers' sheds, and perambulator sheds. The baths, the boiling water supplied from urns morning and evening for making tea, and the constant hot water supply for washing purposes, all of which are free to tenants, continue to be appreciated and largely used.

The Trustees have made arrangements for some years past whereby their tenants can obtain coal practically at cost price, the coal being contracted for, as far as possible, at wholesale summer prices. The quantity sold in 1905 was over 1,100 tons.

Metropolitan Association for improving the dwellings of the industrious classes.—Office: 1, Pancras Square, Pancras Road, London, N.W. Mortality 13·38 per 1000, and birth-rate 27·51 per 1000. Owing to decay in some of the walls they were reconstructed. It may be noted that the financial results of the different dwellings vary considerably from $1\frac{3}{4}$ to 7 per cent. net profit on capital. The average population was 5380. Situation of Dwellings:

Albert Family Dwellings, Albert Street, Mile End New Town, E.
Albert and Victoria Cottages, Pelham Street, Mile End New Town, E.
Albion Buildings, Bartholomew Close, Aldersgate, E.C.
Alexandra Cottages, Beckenham, Kent.
Carrington Dwellings, Hertford Street, Mayfair, W.
Enfield Buildings, Aske Street, Hoxton, N.
Farringdon Road Buildings, Farringdon Road, E.C.
Gatliff Buildings, Commercial Road, Pimlico, S.W.
Gibson Buildings, High Street, Stoke Newington, N.
Hamilton Square, Kipling Street, Snowsfields, Bermondsey, S.E.
Howard Buildings, Albert Street, Mile End New Town, E.
Ingestre Buildings, Ingestre Place, Broad Street, Soho, W.
Pancras Square, Pancras Road, N.W.
Russell Scott Buildings, Jamaica Road, Bermondsey, S.E.

Peabody Donation Fund, Offices: 64, Queen St., London, S.W. This fund was started in 1862 by gifts from Mr. Peabody to the extent of £500,000, and is continually growing, owing to the fact that all the sums received for interest and profits on rents (£993,747), have been added to the fund, making a total of £1,493,727 to 31st Dec., 1905. The mean population of the dwellings was 19,615, or a density of 600 to the acre, and the average rents were $2/3\frac{3}{4}$ per room, and $5/2\frac{3}{4}$ per dwelling including rates, but excluding rates rates $1/11\frac{1}{2}$ per room and 4/4 per dwelling. The average weekly earnings of the head of each family was £1 1s. 10d., but of course other members helped to swell the family income. In 1905 the birth-rate reached 52 9 per 1000 and the death-rate 13·0 per 1000, while the infant mortality was 113 per 1000.

Herne Hill Cottages of five rooms are let at 10/2 per week, of which 2/2 is for rates. One hundred and fifty-four five-roomed cottages have been built at Tottenham, close to the L.C.C. dwellings.

The *rates* vary as follows for block dwellings:

One room dwellings,		$4\frac{1}{2}$d. to $5\frac{1}{2}$d. per week.
Two rooms	,,	8d. to 11d. per week.
Three rooms	,,	1/- to 1/4 per week.
Four rooms	,,	1/5 to 1/7 per week.

The principal occupations of the tenants are :

Labourers 670. Charwomen 483. Porters 429. Carmen 287. Warehousemen 253. Needlewomen 231. Policemen and Pensioners 209. Servants 175. Packers 142. Plumbers 135. Machinists 121. Coachmen 119.

The newer block dwellings are situated in :

Stamford Street, Pimlico, Whitechapel, Bedfordbury, Great Wild Street, Drury Lane, Orchard Street, W., Whitecross Street, E.C., Herbrand Street, Russell Square, and Herne Hill.

The older dwellings are in Spitalfields, Islington, Shadwell, Westminster, Chelsea, Bermondsey, and Blackfriars' Road.

Wharncliffe Dwellings Co.—Office : 16, Great George Street. Originally erected for the Great Central Railway to rehouse dispossessed tenants. Preference capital at 4½ per cent., £75,000 authorised and paid up. Deferred capital at 4½ per cent., £75,000 authorised and issued. Irredeemable debenture stock at 3 per cent., £100,000. The net receipts were sufficient to pay 4½ per cent. on preference, and 1 per cent. on deferred shares. The dwellings are occupied by persons not of the working class.

The Sutton Housing Trust.—The late Mr. Sutton, who was a member of the firm of Sutton & Co., Carriers, left property to the estimated value of some £2,000,000 in trust to three trustees (Mr. C. T. Sutton, Mr. C. E. T. Lamb, and Mr. Watson), for the purpose of erecting dwellings in London and other populous places, the following being the chief provisions of the scheme :

Upon trust to purchase or acquire from time to time freehold or copyhold land in London or any other populous place or town in England as sites for the erection of the model dwellings and houses hereinafter mentioned (with power to enfranchise at any time any copyhold land so purchased), and to pay all moneys for the purposes aforesaid out of the trust premises.

And upon further trusts to build upon the sites to be purchased or acquired as aforesaid model dwellings and houses for use and occupation by the poor, and from time to time to repair and rebuild the same, with power to enter into any contracts, and to employ any persons necessary in the sole judgment of my trustees. . . .

And upon further trust to let the said buildings and houses when so erected to the poor in the several districts in which they are erected at such rents (being below the full rents which could be obtained for the same) as my trustees shall in their uncontrolled discretion in each case from time to time determine, but so that the rents received by my trustees therefor shall be held by them for the general purposes of the trust intended to be hereby created, and shall form part of the trust premises.

The model dwellings and houses when erected to be called the Sutton Model Dwellings.

. . . . It being my will, desire, and intention by the means aforesaid to create a continuing trust for the purpose of supplying the poor in London and other populous places or towns in England with proper and sufficient dwelling houses or lodgings at such rents, however low, as my trustees shall in each case in their absolute discretion consider the tenants can afford to pay, and see fit to charge them. But I wish that some rent, however small, shall in each case be reserved and paid, and that no person or persons shall be allowed to live in the said dwelling houses or lodgings rent free.

Up to now little has been done beyond the erection of a few block dwellings, but greater activity may shortly be expected.

Block Dwellings.	Blocks and Estates.	Tenements.	Rooms.	Area in Acres.	Cost of Land.	Cost of Buildings	Rent.	Rates and Taxes.	Repairs.	Management.	Total Working Expenses	Dividend
Artisans', Labourers', and General Dwellings Company	10	1467 and 153 shops	3495 average rent 3/6	?	G.R. 2348	527216	33810	5285	2812	1549	8646	5 per cent.
East End Dwellings Company ...	28	2096	4276 average rent 3/5	9⅔	24472	84262	37261	8600	3458	1895	13953	4 p.c. pref. 5 p.c. ord. debs.
Four per cent. Dwellings Company ...	8	1594	3875 average rent 2/11	?	...	*402008	28552	6222	2508	2695	11425	3½ p.c. ord. 4 p.c.
Guinness Trust	8	2574	5338 average rent 2/2	9¾	66794	403086	29586	7360 estd.	5009 estd.	907	13267	3½ p.c.
Improved Industrial Dwellings Estates	45	5421	19945 average rent 2/4	29	...	*1117443	121000	30000 estd.	..	...	51000 estd.	...
Metropolitan Association for Improving Dwellings of Industrial Classes ...	14	1441	5105 average rent 2/-	?	G.R. 1546	295968	26688	6544	4731	1062	12337	...
Peabody Fund	20	5469	12328 average rent 2/4	52	...	*1414825	68980	17165	15367	2614	35146	2·41 on capital pref. 4½ and 3 p.c. on stock.
Wharncliffe Dwellings	6	540	...	5	...	*250000	11300	2801	975	161	3937	
Victoria Dwellings Association Limited	3	901	1376 average rent 2/10	4	G.R. 869	135786	10223	2600 estd.	...	estd.	estd.	
		21,656	55738	(say) 135		4630594	367400	86577	34860	10883	98711	

COTTAGES. (Artizans' Dwellings Company.)	Kind of Dwellings.	Number.	Area of Site.	Cost of Buildings	Rental.	Rates and Taxes.	Repairs.	Manage-ment.	Total Working Expenses	Dividend
			acres							per cent.
Shaftesbury Park, Battersea, S.W. ...	single houses	1135								
	double houses	33	42½	370663	28803	5872	2679	235	8786	5
	shops	30								
Queen's Park, Harrow Road, W. ...	single houses	2071								
	double houses	108	76	776824	61028	4373 part	6711	1148	12232	5
	shops	116								
Noel Park, Wood Green, N.	single houses	1411								
	double houses	225	100 two thirds used	676472	35882	1206 part	3788	406	6400	5
	shops	85								
Leigham Court, Streatham, S.W. ...	houses	396								
	flats	18								
	mai-sonettes	530	66	793345	26010	paid by tenants	4892	1077	5969	5
	shops	37								
Provincial Estates			...	24112	2108	441	370	119	930	5

ECCLESIASTICAL COMMISSIONERS' LONDON ESTATES.

In leasing land for housing purposes the Commissioners have as a rule preferred responsible companies willing to let the dwellings at reasonable rents and to be satisfied with only a moderate return on capital. They have leased sites for 431 dwellings to the Victoria Dwellings Association and to the Metropolitan Industrial Dwellings Company at about two-thirds of the actual value, in order to help to keep down the rents. They have also in these cases lent the greater part of the cost of the buildings on mortgage at 3 per cent. for 10 years, to be subsequently repaid by terminable annuities at $3\frac{1}{4}$ per cent. They have also sold $1\frac{1}{2}$ acres to the Westminster City Council for £32,000, and 55 acres at Hammersmith to the London County Council for £550 an acre. In every case this has been below the market price. The Commissioners have also built workmen's cottages and tenement houses on their London Estates as follows:—

Southwark.—Winchester Cottages: 14 four-room cottages. Union Street: 44 three-room tenements.

Westminster.—Garden Street and Dorset Street: 13 six-room, 2 five-room, and 19 four-room cottages, and 20 two-room tenements. Regency Street: 3 five-room, 16 four-room, and 42 three-room tenements. Dwellings being built in 1907: 18 four-room, 9 three-room, and 19 two room tenements.

Lambeth.—Mitre Street: 6 five-room and 23 four-room cottages. 177 four-room tenements, 50 two-room ditto, and one single-room ditto.

The above 476 houses contain 1,488 rooms, and cost about £120,00.

The Commissioners possessed an estate of 22 acres just off the Walworth Road, which was covered with small houses and shops, many of which had to be demolished and the streets widened or rebuilt. This work has been going on for some time, and a sum of £200,000 is being spent on new dwellings, consisting of 96 cottages of four and five rooms, 106 cottage flats of three rooms, and 566 tenement dwellings of two, three, and four rooms. The weekly rents, including rates, vary from 5/6 or 6/- for two-room tenements, to 9/- or 10/- for cottage flats and 14/- for five-room cottages. They average from 2/8 to 3/3 per room. It may be noted in passing that *the rates alone vary from 1/2 per week for two-room dwellings, to 3/- per week for four and five-room cottages.*

The rents are collected by Miss Lumsden, who is helping Miss Octavia Hill.

CO-OPERATION AND HOUSING.

Some facts and figures as to Co-operative Housing action, with a special account of the work of Woolwich Society and the Ealing Tenants, are given in Chapter XIV of the Housing Handbook. Since then the latest figures show an increase of 20 to 25 per cent., chiefly in advances to members for the acquisition of their houses, the increase in houses retained and let by the societies being least of all. Less

than one-fifth of the money was spent on houses intended to be held permanently by the societies, more than four-fifths being used to promote individual membership.

The most recent return shows £9,603,000 expended up to 1906 in respect of 46,707 houses by the distributive societies, in addition to 301 houses provided in five years, at a cost of £109,000 by four co-partnership housing societies. Details of all these are given in the following tables:—

SUMMARY OF HOUSE-BUILDING BY ORDINARY CO-OPERATIVE SOCIETIES.

See Housing Handbook, p. 179.

SECTIONS OF THE CO-OPERATIVE UNION.	Societies.	Houses Built and Owned by Society as Landlord.			Houses Built by Society and Sold to Members.				Money Lent by Society to Members to Build Houses for themselves.		
		Houses.	Average Cost.	Total Amount.	No. of Houses Sold.	Average Cost.	Total Value.	Amount Paid on Account of Houses.	Total Amount.	Amount Paid.	No. of Houses on which money has been advanced,
			£	£		£	£	£	£	£	
Midland ...	56	570	323	122932	520	297	137570	70711	724164	481105	3292
Northern ...	62	1012	240	253085	593	224	128487	84395	713593	338185	3508
North-Western	171	4892	187	924068	3511	215	743195	523018	4049711	2561526	22594
Scottish ...	64	1465	193	398194	80	215	19399	15707	187218	112915	841
Southern ...	35	432	309	107764	685	269	167795	131862	420563	271350	173
South-Western	10	25	157	4424	57	186	23777	4292	212620	131218	759
Western ...	15	134	190	28602	131	200	11850	11668	224427	147343	1433
	413	8530	..	1839069	5577	..	1232073	841653	6532296	4036642	32600

No. of societies making returns, 413. No. of societies which have replied stating they do not carry on a building department, 335. Total replies, 748. Total number of houses, 46,707. Total amount of Co-operative Capital invested, £9,603,438. Average cost per house built by societies, £210.

As a general rule houses acquired by individual co-operators through their societies, differ very little from ordinary houses. They are scattered about the district and are bought and sold, and may eventually pass into the hands of ordinary investors in house property, or even house farmers and slum owners. It is different with those retained and let by the society, in which case there is a real piece of joint ownership and democratic regulation in the common interest.

The Woolwich Co-operative Society's Estate is a case in point (pp. 181-3 Handbook). "This estate now stands in the books at £123,500, and comprises 190 acres, of which 143 acres are building land, 20 acres a wood on the hill side, and 27 acres agricultural land largely let in allotments. About 760 houses are built, and there is room for about 1,500 to 2,000 more, reckoning 20 to the acre. About 99 houses are let on weekly tenancies, but nearly seven times that number have been sold to members for a term of 99 years, subject to a ground rent of 5d. a yard or £4 per house."

The Co-operative Permanent Building Society, founded in 1884, has £319,000 outstanding on loan to members, in sums nearly all under £500, and in the year ended December, 1906, advanced no less than £80,000 to co-operators for the purchase of houses.

The various Co-partnership Tenants' Housing Societies, with property worth over £150,000, are dealt with elsewhere.

CHAPTER VIII.

CHEAP COTTAGES.

SOME INTERESTING EXPERIMENTS.

The great financial problem in all schemes for workmen's dwellings is how to reduce the capital outlay so as to enable good dwellings to be let at low rents, and although no attempts to lower *real and necessary* standards of quality should be encouraged, the writer has continually urged that the cost of production of the dwelling, like that of other manufactured articles, ought to be capable of reduction as a result of experiment and production on a large scale, coupled with the abolition of bad or too rigid building regulations, and the application of more scientific methods. Great advances have been made in some of these respects during the three years 1904-1907.

The demand for cheapness has, so far, guided us towards better rather than worse sanitary conditions for our dwellings. The cottage, with its simple construction, slight foundations and comparatively thin walls, costs half as much per room to build as the block dwelling with its elaborate construction, costly foundations and massive walls, and the cottage is by far the healthier of the two.

The cottage, *without* back addition, is now frequently produced in cheap cottage exhibitions, and costs less than the cottage with a back addition which shuts out light and obstructs the free ventilation of the rooms at the back.

The healthy and growing tendency of the population to leave the dear land in crowded centres, and dwell on the cheap open land in the outskirts, had its origin in a desire for a cheaper dwelling.

The cottage with large rooms is cheaper to build per cubic foot than the cottage of similar construction, but with smaller rooms. In the same way dwellings arranged along paths or small accommodation roads in quadrangles open to and abutting on the road are less exposed to dust, effluvia, noise, and other conditions prejudicial to health, which affect those that are merely arranged in dreary and interminable rows along wide wastes of macadam.

The substantial walls of the confined back yards found in so many provincial towns, decrease the supply of fresh air and sunlight, just as they add unnecessarily and seriously to the cost of the dwelling.

So also with the æsthetic consideration. The "brick boxes with slate lids" are gradually giving way to a more diversified type of dwelling, in which well utilised tiled roofs, tile hung half brick upper storeys, and rough cast exteriors, are not only produced at a saving of cost, but are far less ugly than their severe stodgy and monotonous predecessors.

Cottages built of wood give every satisfaction in rural districts in Norway and Switzerland, but very little use is made of this material in England, even where it is abundant and fairly cheap.

The cost of building wooden houses in Scotland, according to the experience of Mr. Munro Ferguson, M.P., has been as follows: One-roomed bothy and scullery (24 feet by 17 feet) cost £55. Three-roomed house with outbuildings (36 feet by 15 feet) cost £100. Four-roomed house cost £125. Five-roomed house with scullery, larder, and coalhouse, all under one roof, cost £170. He has experimented largely in the last mentioned type of house, and he advocates the setting up of some permanent sphere for practical experiment in building and sanitation by combination between the Government and its inspectors, and architects, builders, and others interested in the work.

Much of the improvement shown in respect of the above matters has arisen as a result or accompaniment of the movement initiated by Mr. St. Loe Strachey in the *Country Gentleman*, which ultimately ended in the Cheap Cottages Exhibition at Letchworth, an experiment which has since had several imitators—one at Garden City, and two on municipal land at Sheffield and Newcastle.

THE CHEAP COTTAGES EXHIBITION, LETCHWORTH, 1905.

Prizes were offered for cottages suitable for a country labourer or artizan, built without the restrictions of unduly stringent byelaws, for a sum of not more than £150. Each cottage to have living-room and scullery not under 7 feet 6 inches high, and three bedrooms, containing not less than 2,000 cubic feet altogether. The first prize was awarded to Mr. P. B. Houfton, of Chesterfield, for No. 14.

The prize for the best pair of five-roomed cottages (including scullery), erected at a cost not exceeding £300, was won by Messrs. Potter and Co., for No. 35.

The prize for the best group of three or four cottages, each with no more than six rooms, at a cost not exceeding £35 per room, was won by Mr. Geoffrey Lucas, with No. 01.

The prize for the cheapest cottage in the exhibition was won by Mr. Clough, who erected cottage No. 71 for £120.

The prize for the best wooden cottage was won by Mr. Troup with cottage No. 80.

The prize for the best cottage built of cement-concrete (unlimited as to price) was won by Mr. G. Fraser, with cottage No. 58, costing about £250.

Builders' profits, architects' fees, cost of site, and carriage of non-local materials to the site were expressly excluded from the stated costs. From 25 to 30 per cent. should in all cases be added in order to estimate the approximate market value of the buildings apart from the value of the site. The cost of boundary and enclosure walls, as well as roads and sewers (if charged), should also be added.

Garden City is well chosen for economical building. Bricks are cheap (19s. to 24s. per thousand). Local red tiles, sandfaced, 31s. 6d.

per thousand, and nine inch red tile quarries £3 5s. od. per thousand. Cement and lime are both moderate in price, and excellent ballast and sand can be had on the spot for 4s. per load, or the cost of digging, sifting, and carting. Timber can be obtained at reasonable rates, as the railway journey to the nearest timber ports is comparatively short. Artisans' wages are also relatively low, bricklayers and carpenters being paid 8d. to 8½d. per hour, painters 6d to 6½d., bricklayers' labourers 5½d. These facts should be noted in making comparisons.

The cottages were erected practically under the Rural Model Byelaws of the Local Government Board

Some sixty exhibits, comprising eighty-five cottages of various types, were completed. Of these sixty per cent. were in brick, ten per cent. of other incombustible materials, and ten per cent. or more, mainly wooden cottages, the rest being various combinations and composite materials. Bricks and mortar were so particularly cheap at Garden City that there was little opportunity for special construction, but the following analysis of some of the materials for external walls (other than brick or ordinary timber framing) prepared by Mr. T. W. Aldwinckle, F.R.I.B.A., is interesting, as showing some of the most recent new materials. The figures refer to the number in the exhibition catalogue.

No. 25. Brick-nogging, rough cast.
35. (Single.) Concrete 7 in. thick, rough cast.
35. (Pair.) Steel construction 3 in. by 3 in. with steel lathing on sides, covered externally with rough-cast, air space internally.
36. Solid oak posts with 3 in. compressed cement concrete slabs filled in between (into grooves).
38. 10 in. by 8 in. hollow concrete blocks finished externally in imitation of stone.
40. Brick-on-edge, reinforced with ironwork as patented by the Fire-proof Partition and Spandrill Wall Company, with rough-cast externally.
47. Timber framing, expanded metal lathing, and Portland cement rendering.
48*a*. "Mack" slabs 4 in. thick, covered with rough-cast.
50. 6-in. timber framing pugged and covered with rough-cast.
53. 4-in. timber framing covered with "Uralite" Kent board.
58. Concrete blocks, 32 in. by 9 in. by 10 inch. finished externally in imitation of stone.
59. Concrete 7 in. thick.
69*a*. 6-in. concrete cast slabs slightly reinforced with steel.
72. 1-in. weather boards, one layer of inodorous felt, and asbestos cement sheeting ¼ in. thick.
73. Two 2-in. concrete slabs with an air space between.
77. Overlapping vertical boards, 8 in. by 1¼ in., interlined with ferol sheeting, and lined with matchboarding covered with Cannon and Hall's distemper.
80. 4-in. timber framing covered with insulating paper and weather boarding.
85. 6-in. concrete and timber.

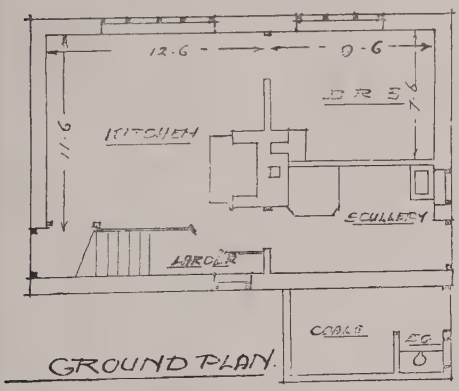
The exhibits may be divided into freaks, rubbish, swindles, "poor but honest," and a sufficient number both good and honest to allow the exhibition to be pronounced, in spite of all shortcomings, a remarkable and epoch making success. The average cost of municipal cottages has been reduced by 20 per cent. since the holding of the exhibition as the result of the stimulus given to cheaper building.

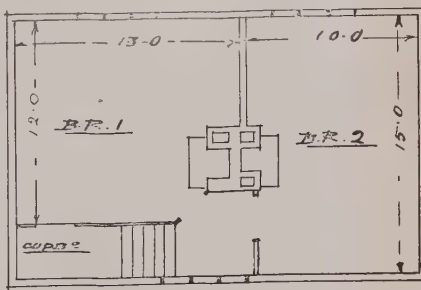
LETCHWORTH EXHIBITION (1905).

Cheapest Cottage in the Exhibition, Cost £120.

Mr. Clough's Cottage has 11 inch brick hollow external walls on ground floor, and above this tile-hung vertical framing 4 feet 3 inches high on the first floor to the springing of the roof. One bedroom on ground floor. Stairs enclosed only by matchboarding. Total area of cottage 435 sqare feet. Cost about 4d. per cubic foot.

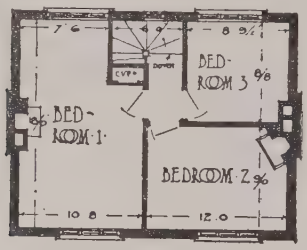
NOTE.—The plans are reversed, so that the front is at the top.



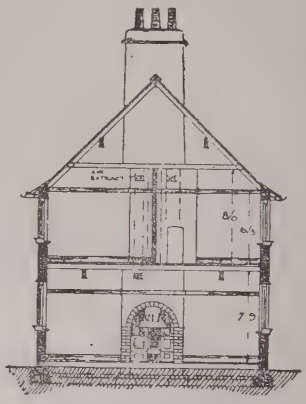


The best £150 Cottage (Letchworth, 1905).

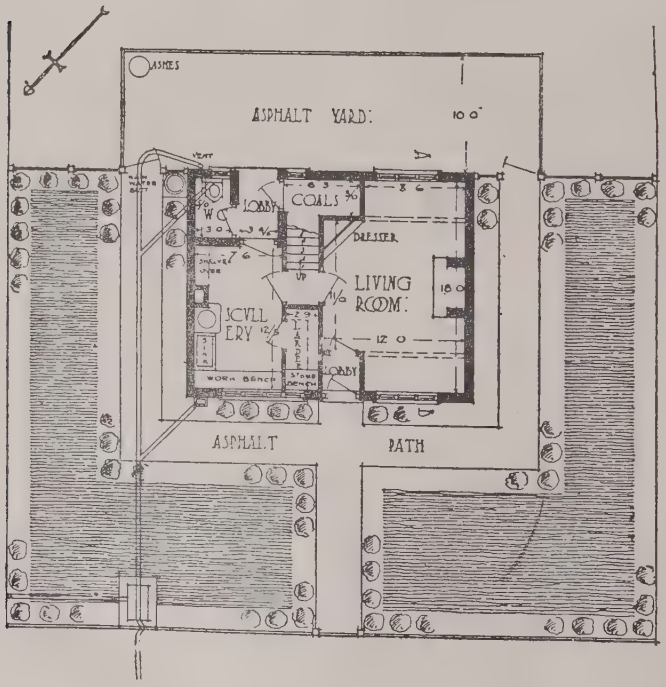
Contains living room 194 square feet and scullery 92 square feet (no parlour), and three bedrooms 180 square feet, 188 square feet, and 78 square feet, all over 8 feet high. Walls are 9 inch brick, covered with rough cast, whitewashed. Roof, a simple span, covered with local plain tiles. Obviously intended to be part of a group or pair, owing to position of chimney. Area of cottage 478 square feet. Cubical contents 10,272 cubic feet. Cost 3½d. per cubic foot.



BEDROOM PLAN.



SECTION A-B.

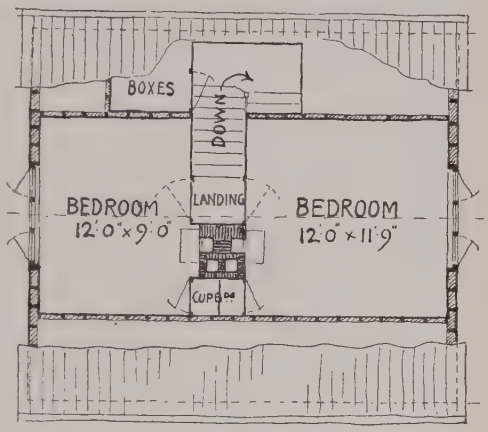


"Concrete Block" Dwellings.—Mr. Stanley Barratt thinks cement concrete blocks cheaper than brickwork under the following conditions :—(*a*) Best Portland cement at 35/- to 38/- per ton delivered. (*b*) Sand equal to "Thames," 4/6 to 5/- delivered. (*c*) Labourer 5d. per hour. (*d*) Layer 9d. per hour, and the following proportions for mixing ½ yard sand as above to one bag Portland cement and one pail of water.

The labour of four labourers for 10 hours makes 120 blocks. One block is equal to 25 bricks. The labour of laying (employing all "layers" at 9d. per hour), cost two-thirds that of brickwork.

A comparison of cost between concrete blocks and brick walls showed on one-floor bungalows a saving of 33⅓ to 50 per cent. on external walls. On two-floor buildings it was about two-thirds cost of brickwork. If the blocks are laid carefully, the plaster can be much thinner than on brick walls, thus saving in material.

The above data are obtained from a contractor who has carried out several buildings with the 'Pioneer' concrete block machine, mixing six parts sand to one part cement for the blocks, and four parts sand and one part cement for the mortar for the joints. The machine cost £80. The blocks can be made 8, 16, 24 and 32 inches long, by 9 inches thick An ordinary practical *labourer* can make these blocks, and it is possible they could be suitable work for the unemployed. One ordinary labourer, after a day's use, can look after six men without any experience. One layer at each corner of a building could, on straight walls, look after other men who had no experience of laying.

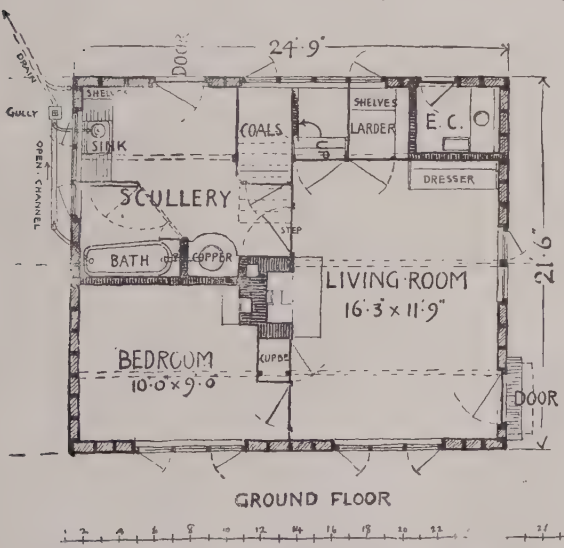


UPPER FLOOR

PLANS OF BEST WOODEN COTTAGE.

(LETCHWORTH, 1905.)

4 inch timber framing with weather boarding.



GROUND FLOOR

SECOND LETCHWORTH EXHIBITION.—URBAN COTTAGES AND HOMESTEADS FOR SMALL HOLDINGS.

In 1907 a second exhibition, under the auspices of the National Housing Reform Council, was held to show in its urban section what may be done with a small site in an ordinary suburb of any industrial town. An area of five acres only, has been covered by sixty cottage sites, grouped along complete streets, with all the conditions of various aspects. It is easy to design single cottages with a southern aspect, but it is a difficult matter to arrange rows of cottages with east, north, or west aspects, in close proximity to one another.

The planning of the exhibition site has secured absence of monotony, economy in frontage, and the elimination of built up backs and long projecting sculleries, which so often block out light and air from important living rooms.

There are four distinct classes of cottages, varying from £175 to £225 in cost, and comprising 52 cottages of 32 distinct types. They are divided as follows:—

Class A. Two bedrooms, living room and scullery. Cost £175.

Class B. Three bedrooms, parlour, kitchen with sink, and outside washhouse with copper. Cost £200.

Class C. Three bedrooms, parlour, kitchen and scullery. Cost £240.

Class D. Best artisan's cottage not limited to cost.

The cottages are built to the Garden City Building Regulations, which are substantially the urban model byelaws of the Local Government Board. Any doubt as to the stated cost of the cottages was precluded by the conditions of the exhibition, which contained an obligation *to sell or reproduce elsewhere on the estate similar cottages at the stated cost*, and a detailed priced bill of quantities was required to be furnished to the judges.

Each cottage is a bona fide investment, showing a commercial return on capital, and there was a novel provision that the First Garden City will, if required, guarantee to the actual exhibitor for five years a rent equal to six per cent. on the cost of the urban cottages within the limits imposed by the conditions of the competition. A similar guarantee, but of only five per cent., was given for the homesteads for small holdings.

The **Small Holdings** section was not so large in entries, but is interesting It demonstrates how an intending small holder, having £200 to £300 capital, may lay it out in buildings and homestead to the best advantage. The conditions of tenure are anticipatory of present legislation. Situated on the fringe of the town area, an $\frac{1}{8}$-acre plot is let on 99 years' lease at a building rent of about 30s. per annum, fronting a road and having water supply. Behind this three or four acres are let at an agricultural rent of 25s. to 30s. per acre on a 21 years' lease, with an opportunity of extending later.

The exhibits generally comprise a fairly simple cottage, with a set of homestead buildings for one or two cattle, pigs, fodder, and young stock. Elaborate fittings and buildings are out of the question, as rigid economy is essential to the solution of the problem.

MUNICIPAL COTTAGE EXHIBITIONS.

The Sheffield Cottage Exhibition.—This Exhibition on the Corporation's High Wincobank Estate, just beyond Firth Park, was opened on August 1st, 1907. As the result of a site-planning competition, gold medals were awarded to Messrs. W. A. Harvey (of Bournville), and A. McKewan (of Birmingham) for the accompanying design which has been accepted as the basis of the development of the estate. Only a small part of this area, however, has been used for the Exhibition. Forty-two cottages have been built in three different classes as follows :—

Joint Architects:
W. ALEX. HARVEY
ARTHUR McKEWAN, A.R.I.B.A.
BIRMINGHAM

SHEFFIELD SITE PLAN.

The area of the portion newly planned is about 24 acres, and the scale is roughly about $\frac{5}{16}$ of an inch to 100 feet. The portion already built upon is shown towards the top of the page.

SHEFFIELD COTTAGE EXHIBITION, 1907.

[*Illustrations kindly lent by the "Municipal Journal."*]

FIRST PRIZE—CLASS A.

Architect, H L. Paterson, A.R.I.B.A., 19, St. James Street, Sheffield.
Builders—Thomas Roper and Sons Limited, Mowbray Street, Sheffield.

The sites are leased for 200 years at a ground rent based on (*a*) the capital value of the land taken at £200 per acre; (*b*) the estimated cost of making roads, sewers, etc.; (*c*) an extra charge for specially good sites.

This method of utilising municipal land, taken as a whole, is very interesting, and well worth the attention of other municipalities.

The following interesting calculations were made by Mr. E. M. Gibbs, H.R.I.B.A., one of the judges in the Sheffield competition, as to the difference in the cost of road and sewer-making between the cheapest plan and the most costly plan of development :—

Capital Outlay.	Maximum.		Minimum.
	£		£
Cost of Land (24 acres at £200)	4,800	...	4,800
Cost of Roads	16,000	...	9,000
	20,800		13,800

Difference in capital outlay, £7,000, or £291 per acre.

SHEFFIELD COTTAGE EXHIBITION, 1907.

[*Illustrations kindly lent by the "Municipal Journal."*]

FIRST PRIZE—CLASS B.

Architect, Frank W. Chapman, Imperial Chambers, Norfolk Row, Sheffield.
Builders, Dawson and Jones, Sheffield and Huddersfield.

Class A.—Cottages to contain *two bedrooms*, living room, scullery, and bath. Maximum cost £175.

Class B.—Same as A, but *three bedrooms* Maximum cost £200.

Class C.—Same as B, with *parlour* in addition. Maximum cost £225.

The prices include architects' fees and builders' profits, with fencing and drainage, but not the cost of land or roads.

Of the cottages erected 23 are in Class B, 10 in Class C, and 9 in Class A.

The houses are built in blocks of two, three, and four, and the average number of houses is twelve to the acre.

To ensure that the stated cost should be *bonâ fide*, the exhibitors were bound, if called on to do so, to sell the cottages to the Estates Committee of the Sheffield City Council at the catalogue price, and in addition to build twelve similar cottages at the stated price within three months from the close of the exhibition, if required by the Estates Committee. The houses are built under the Sheffield bye-laws, and in accordance with the "Fair Contracts Clause" of the Sheffield City Council. Two-thirds have tiled roofs. None of the houses have back additions, and as the site is an exposed one, the walls are double, with a cavity of $1\frac{1}{2}$ or 2 inches, so as to make a total thickness of 11 inches for the first lower rooms, while the upper walls are 9 inches, plastered or otherwise protected.

Reckoning interest at $3\frac{1}{2}$ per cent, and allowing 100 years for the repayment of the loan, the respective annual ground rents would be as follows:—

	Maximum. £ s. d.	Minimum. £ s. d.
Land per acre	7 14 10	7 14 10
Road, etc., per acre ...	24 2 8	13 11 6
	31 17 6	21 6 4

Reckoning 12 houses to the acre, the effect on weekly rents would be as follows:—

	Maximum. s. d.	Minimum. d.
Land $2\frac{10}{13}$d., say, ...	0 3 per week	... 3 per week.
Roads $9\frac{3}{13}$d, say, ...	0 $9\frac{3}{13}$,,	... $5\frac{33}{13}$,,
	1 $0\frac{3}{13}$	$8\frac{3}{13}$

or a difference of about 4d. per cottage per week.

It is well worth noting, moreover, that with reasonably cheap land the cost of development is a far more serious matter than the actual purchase price.

The Judges' report of this Exhibition in September, 1907, ruled out six cottages as not having complied with the condition as to limit of cost. In an interesting report they say:—

Those of us who have had the opportunities of seeing other Exhibitions are of opinion that the cottages at High Wincobank are of a high standard as to convenience and construction, and particularly charming internally, and are remarkable productions for the limited cost, especially as this is inclusive of everything ready for occupation except wall-papering or decoration.

There are, however, defects in some of the cottages to which attention should be drawn, viz.:—Outer doors into living rooms without intervening porch or passage, too many doors into living rooms, in some cases on opposite sides; fireplaces awkwardly placed in corners of living rooms; windows with heads not near the ceiling, not opening at the top, and in some cases impossible to clean from the inside; sanitary arrangements not sufficiently screened from view; bedrooms in roofs exposed to excess of heat or cold. But these defects are the exceptions, and serve as contrasts to the others, and to show the general high qualities of the whole.

In Class A they unanimously awarded the Gold Medal to Nos. 23, 24 and 25. Architect: H. L. Paterson. Builders: Thos. Roper and Sons, Ltd. The specification accompanying this exhibit was as follows:

Two End Houses.—Ground Floor: Living room, with range, 14 feet 6 inches by 12 feet; scullery, with sink, copper, and bath, 8 feet 9 inches by 8 feet 3 inches; pantry, store, coals, and w.c. First Floor: Bedroom No. 1, 12 feet by 12 feet; bedroom No. 2, 12 feet by 10 feet 9 inches; three wardrobe cupboards.

Centre House.—Ground Floor: Living room, with range, 14 feet 9 inches by 11 feet 6 inches; scullery, with sink, copper, and bath, 8 feet 6 inches by 8 feet 3 inches; pantry, store, coals, and w.c. First Floor: Bedroom No. 1, 18 feet by 8 feet 6 inches; bedroom No. 2, 8 feet 9 inches by 11 feet 6 inches; bedroom No. 3, 8 feet 9 inches by 8 feet 6 inches.

Walls.—11 inches, hollow, with galvanised iron ties to lower portion, faced with "Winco" pressed bricks; and 9 inch walls covered with rough-cast stucco to upper portion.

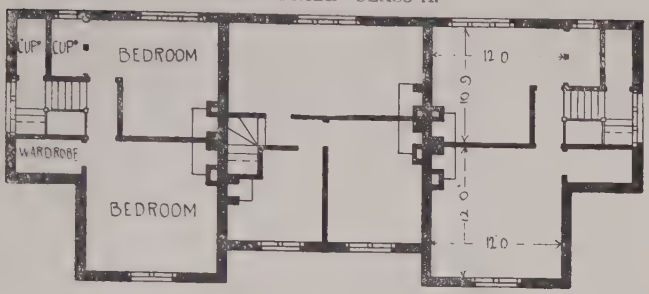
Roofs covered with plain red tiles.

Floors boarded on joists in living room and bedrooms, concreted in scullery, pantry, coals, and w.c.

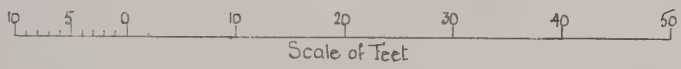
The two end houses have more than usual cupboard space, while the centre house has an extra bedroom.

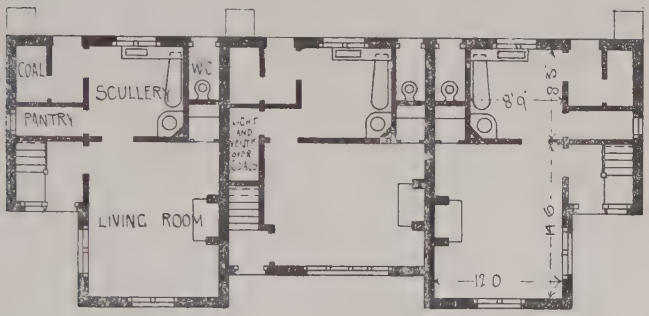
SHEFFIELD COTTAGE EXHIBITION.

FIRST PRIZE—CLASS A.



FIRST FLOOR PLAN





GROUND FLOOR PLAN

[*Illustrations kindly lent by the "Municipal Journal."*]

The Gold Medal in Class B was awarded to Nos. 15 and 16, which were described as follows:—

Ground Floor.—Living room, 16 feet 3 inches by 12 feet; scullery, 12 feet by 8 feet, with copper, sink, bath, and gas stove for cooking, coal house, larder, w.c., and ashes pan.

First Floor.—Bedrooms, 16 feet 3 inches by 12 feet, 12 feet by 8 feet, 9 feet by 7 feet 10 inches. Walls are brick, with 2 inch cavity, covered outside with cement and rough cast.

Floors.—Ground floor living room, wood; all other parts cement concrete. First floor all wood. The front faces west.

The special features of these cottages are large, airy rooms and every convenience necessary for an artizan's family. The price does not include wall decorations or gas stove, nor outside asphalting.

It only remains to be added that in October, 1907, the Sheffield City Council decided to purchase the model cottages at High Wincobank for the sum of £8,391, being the total of the amounts declared in the competition.

NEWCASTLE EXHIBITION OF MODEL COTTAGES.

Arrangements have been made for a North of England Model Cottage Exhibition to be held in 1908, on a portion of the Walker Estate of the Corporation, under the auspices of the National Housing Reform Council. The Estate and Property Committee have arranged to place at the disposal of the Exhibition Committee about 16 acres of land on the north side of the Newcastle and Shields Road, east of the railway bridge, near Walker Gate, on which to erect 12 houses to the acre.

Each site is to be leased from the Corporation for—

(*a*) Ninety-nine years at the customary ground rent of 4d. per square yard for the land occupied by buildings, and 1d. per square yard per annum for garden ground.
(*b*) The Corporation to provide the land for two streets and construct them.
(*c*) The payment of street-making expenses to be spread over the first ten years of each lease, if so desired, and paid by the lessee.
(*d*) The plans of the Exhibition Committee for laying out the land to be subject to the approval of the Corporation.

It has been arranged by the committee that three classes of cottages should be erected, namely:—

Class A.—Cottages to contain two bedrooms, large living room, and scullery. Maximum price £195.

Class B.—Cottages to contain three bedrooms, large living room, and scullery. Maximum price £225.

Class C.—Cottages to contain three bedrooms, parlour, large living room, and scullery. Maximum price of this class of cottage £250.

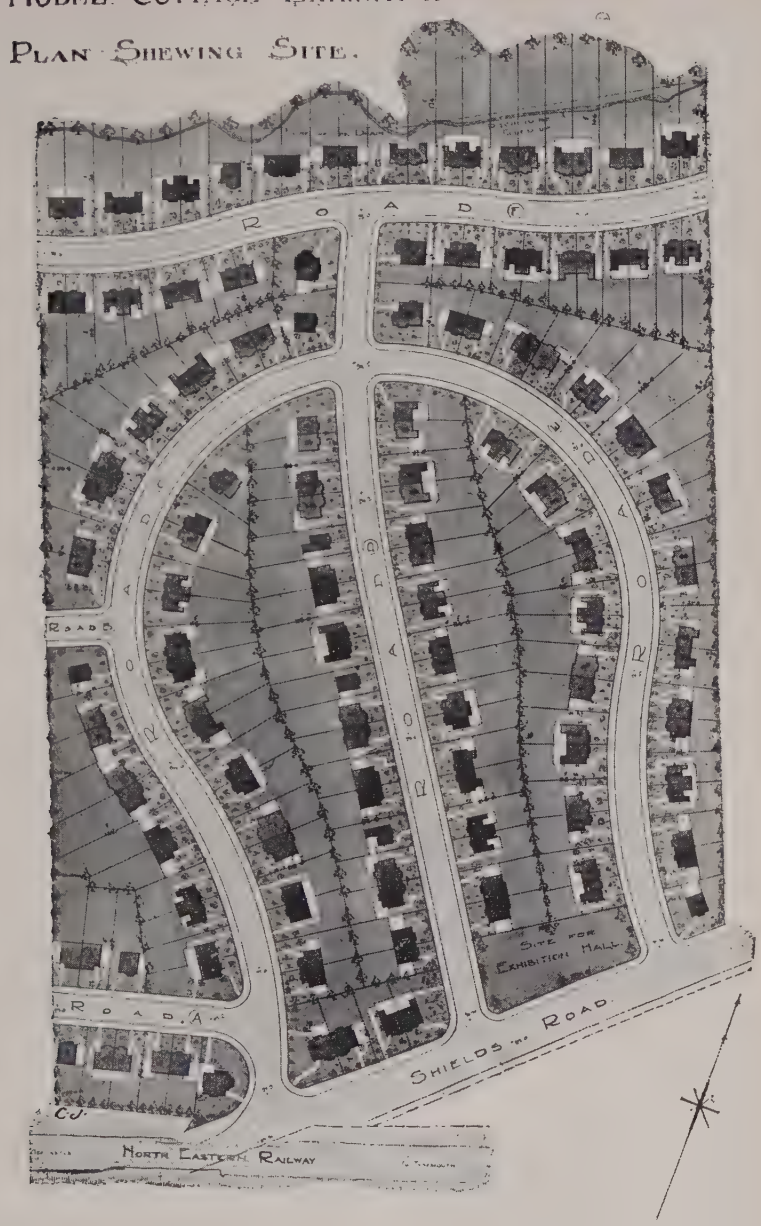
The price is to provide for a bath in each cottage, and to include architect's fees and builder's profits, but not cost of land or roads.

A new class of cottage for artisans, to cost £350, has been added to the competition, but the number of rooms is not specified.

The Council has made application to the Local Government Board to sanction the appropriation of one acre of the Walker Estate of the Corporation upon which to erect four cottages of each of the three classes specified; and also for the consent of the Board to a loan of £2,640 to defray the cost of erecting the twelve cottages, and of £600 to defray the street formation expenses. Owing to delays over sewerage and other difficulties, the exhibition, which was to have been held in 1907, has been postponed to 1908.

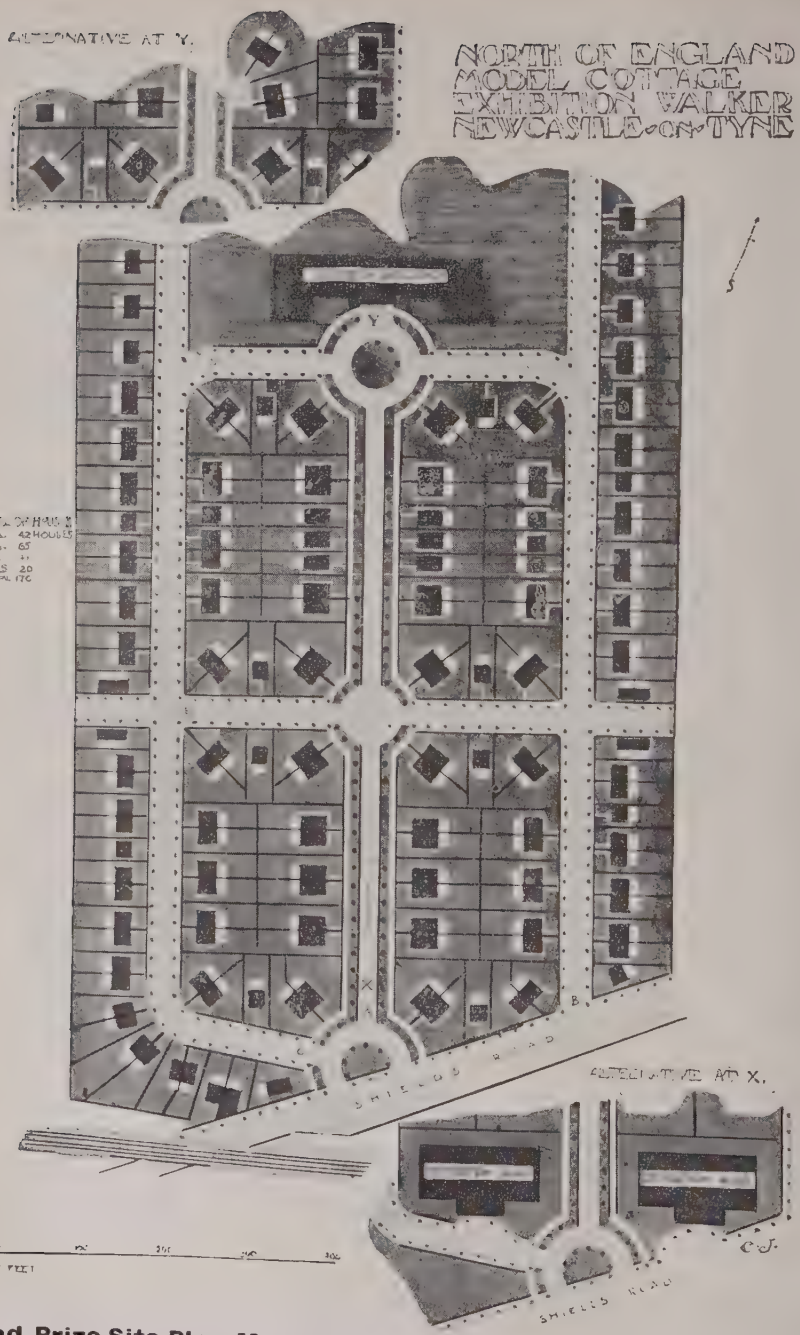
A competition was held however for the planning of the site, and out of 19 designs submitted, the gold medal was given to that of Messrs. Watson & Scott, Newcastle-on-Tyne, and the silver medal to Mr. T. Myddelton Shallcross, Liverpool.

Each plan provides for 170 houses on the $16\frac{1}{2}$ acres, but whereas the former plan allows about $3\frac{1}{4}$ acres of the site to be taken up by roads with a total length of only 1,180 yards, and a width of 40 feet throughout, the latter plan allows for $4\frac{3}{8}$ acres to be taken up by roads, with a total length of 1,336 yards, of which a central avenue 63 feet wide takes up 310 lineal yards. This means a difference of from 12 to 20 per cent. in the cost of development.



1st Prize Site Plan Newcastle Cottage Exhibition.

[*Illustrations kindly lent by "The Contract Journal."*]



2nd Prize Site Plan Model Cottage Exhibition, Newcastle.

[*Illustrations kindly lent by "The Contract Journal."*]

CHEAP MUNICIPAL COTTAGES.

It will be noted that nearly all the following towns have lately built cottages for less than £150 each—the others are only slightly in excess of that sum.

Altrincham (Cheshire).—Ten cottages have just been built at a cost of £1,577 in five semi-detached pairs, as part of a scheme for 20 cottages. The land was obtained at a nominal cost, but owing to the nature of the site the cost of the foundations was heavy, as they had to be carried five feet below the ground level, while all the walls were built on concrete, and the whole site was covered with a 4in. layer of concrete. There are no back yards or back passages, but the land at the back is divided into garden plots for the tenants Each cottage consists on the ground floor of front kitchen 13ft. 6in. by 12ft. 6in., back scullery 10ft. 2in. by 9ft., and pantry 7ft. 3in. by 3ft.; on the first floor two bedrooms, size 13ft. 6in. by 12ft. 6in. and 13ft. 6in. by 9ft. respectively. The W.C. is taken out of the scullery, and there are no outbuildings. The whole scheme was designed and carried out by Mr. H. E. Brown, the surveyor to the Urban District Council.

Bangor.—In 1900 the Council purchased a plot of land containing about 4,500 square yards near the centre of the city.

Ten dilapidated cottages stood on the ground, which were taken down, and new streets formed, drains laid, and the river Adda, which formed its northern boundary, diverted and covered over.

The Council invited competitive designs for 43 cottages, and those submitted by Mr. Owen Roberts, Architect, Liverpool, were selected and approved by the Local Government Board

The dwellings are of two types, Class A and Class B.

Cottages of the A Class.

The nine houses of the A Class have a frontage next Sackville Road of 17 feet 3 inches, and a total depth of 44 feet. There are small gardens in front of these houses, and the pathway is paved with tiles.

The front entrance is by an open porch into a lobby 3 feet wide, leading to parlour, 13 feet 1½ inch by 10 feet 3 inches, containing an ordinary firegrate, and side cupboard.

Kitchen, 13 feet by 11 feet 10½ inches, containing a Yorkshire range, with bath boiler, food locker with vent from outside, and cupboard for cylinder.

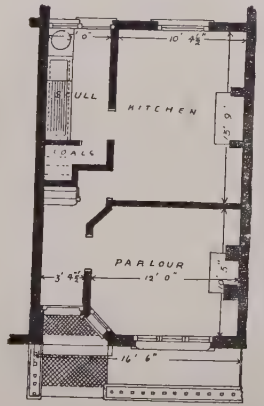
The scullery is fitted with glazed stoneware slopsink, with hot and cold water supply, and a washing boiler heated with gas.

The space under the stairs is used as a storeroom.

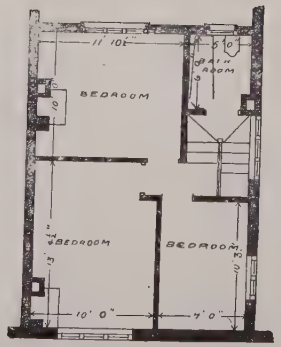
The back yard is 17 feet by 15 feet, partly paved with 9 inch square tiles, and the remaining portion is used for garden purposes.

Class A.—Cost of Building. £165. Rent, 7s per week.

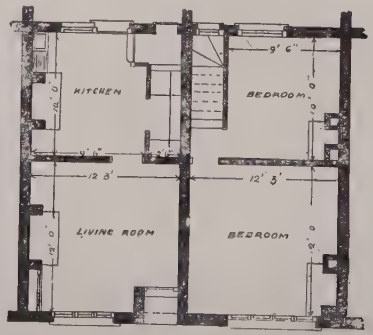
Class B.
Cost of building, £142. Rent, 4/- and 4/9 per week.



Ground Plan.



Class A. First Floor Plan.



Ground Plan. First Floor Plan.
Class B.

The coal house is under the steps leading to back door.

Front bedroom, 13 feet 3 inches by 10 feet.

Back bedroom 11 feet 9 inches by 9 feet 9 inches.

Small bedroom over entrance, 10 feet 3 inches by 7 feet, ventilated with air grids.

Bathroom 6 feet 3 inches by 5 feet, lighted and ventilated as above, and fitted with 5 feet 6 inches bath, having hot and cold water supply.

These houses let at 7/- per week, including rates and water.

Cottages of the B Class.

The 34 houses of this class are built in three terraces, two facing a new 36 foot street and one an existing street. Twenty-four have small gardens or forecourts.

The houses are from 12 feet 4 inches to 13 feet 4 inches in width, and are entered through an open porch into a living room 12 feet 3 inches by 12 feet, fitted with Yorkshire range.

The scullery is 10 feet by 9 feet 6 inches, fitted with glazed stoneware sink with cold water supply, washboiler and Dundee grate.

A portion of the space under stairs entered from scullery is used as food locker, with ventilating grids to external air.

The coalhouse is also under portion of stairs and entered from back yard.

The back yard is the full width of the house, and from 15 feet to 17 feet 6 inches deep, with watercloset and ashbin, and is paved with tiles similar to those in the back yards of Class A houses.

Front bedroom is the full width of the house by 12 feet front to back, fitted with firegrate.

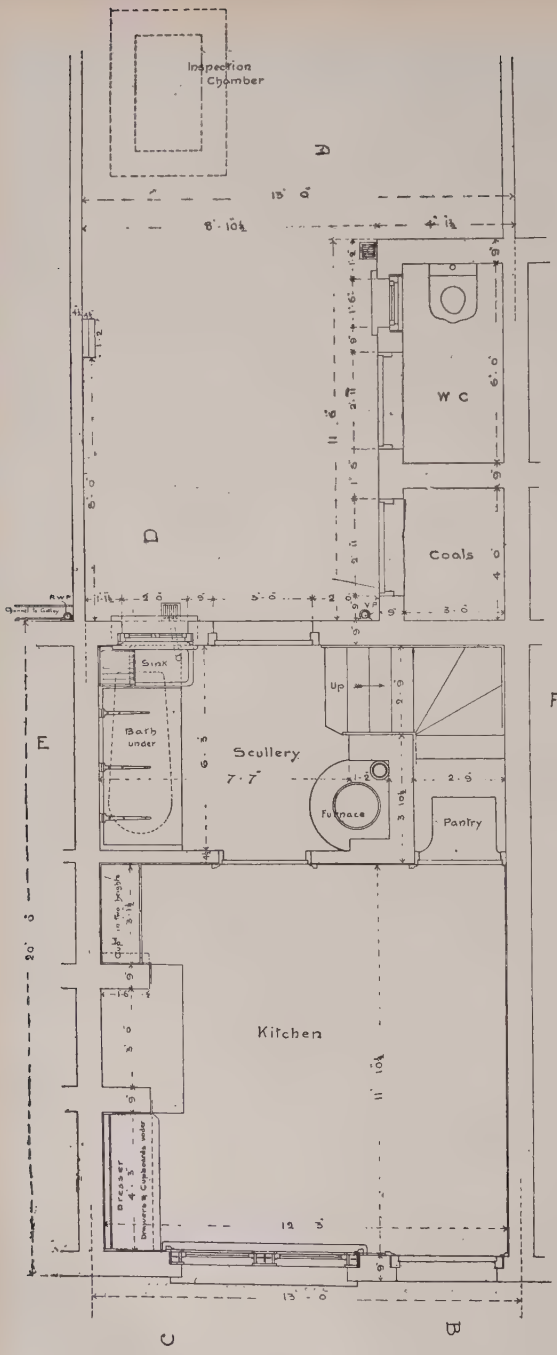
The back bedroom is 10 feet 9 inches by 9 feet 6 inches.

The rents of these houses are 4/- and 4/9 a week, according to size. The rent includes rates and water supply.

In both classes the rooms on the ground floor are lighted with sash windows, and those on the first floor with casement windows, and the staircases are all 2 feet 6 inches wide.

Cost of Scheme.

	£
Purchase of land	1580
Diversion of River Adda, and removing old cottages ...	500
Building 43 houses, viz., 9 A Class and 34 of the B Class ...	6316
Supervision	268
Forming Roads and laying drains	300
Sundries, including fence walls, etc.	36
	£9002



Ground Plan.

EXETER.

Municipal Cottages.

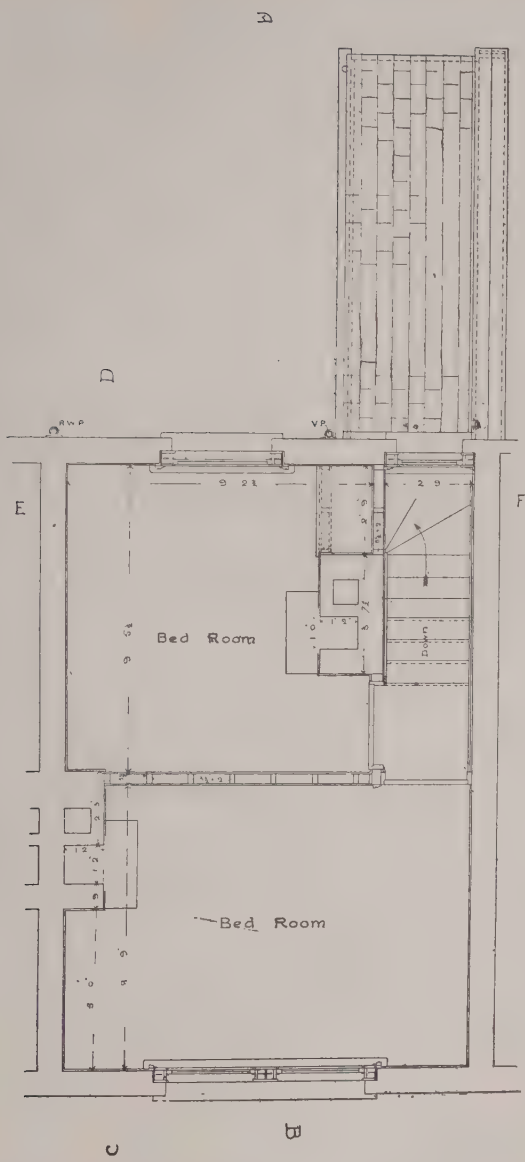
Cost of Building,

£149.

Rent, 5/- per week.

Illustrations kindly lent by the Editor of "The Surveyor."

Exeter. — The Council were requested by the Local Government Board to erect 42 houses to provide accommodation for dispossessed tenants in connection with street improvements in Alphington Road. As there was more than sufficient land for the 42 houses, the Council decided to adopt Part III and build 49 houses of class B type and 9 houses class A type.



EXETER.—First Floor Plan.

[*Illustrations kindly lent by "The Surveyor."*]

In March, 1906, the 49 cottages of class B were completed, at a cost of £149 each for building, or a total of £7,306, being at the rate of 5d. per cube foot on 6,669 cubic feet. Land and contingencies were £1,280 inclusive, roads and sewers £1,414, making a total cost of about £10,000. Loans were sanctioned for 80 years in respect of the land, and 56 years in respect of building and street works. The rent of the cottages is 5/- per week, which barely pays in respect of the rehousing scheme, as the land for the road is charged wholly upon the 42 houses built under the scheme. In the case of the seven houses built under Part III the accounts balance. The cottages have a frontage of 13 feet, and a total depth of site averaging about 65 feet. They each contain living room, scullery with bath, two bedrooms, a larder under the stairs, and a coal store and W.C. in the yard.

EXETER MUNICIPAL COTTAGES.

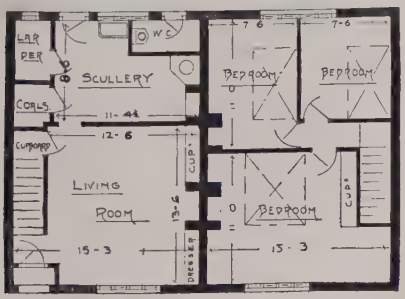
EXETER.—Back Elevation of Municipal Cottages.

Section at B.

Section at C.

[*Illustrations kindly lent by "The Surveyor."*]

The Borough Surveyor's design. Cost of Building, £235. Rent, 7s. 6d. per week.



Ground Plan. First Floor Plan.

Mr. Capp's design. Elevation and plan.

Cost of Building, £196. Rent, 6s. 6d. per week.

Both photographs taken by Mr. H. Fentum Phillips, when in course of erection.

Blocks kindly lent by *Surrey Advertiser*, with kind permission of Mr. H. Fentum Phillips.

Guildford.—The Town Council has built 18 cottages in Cline Road, eight from the design of the Borough Engineer and ten from the designs of Mr. Capp, who sent in the prize design in the Council's competition. The Borough Engineer's cottages are in two blocks, four in each block. Each house has a small hall, parlour, kitchen, and scullery on the ground floor, and three bedrooms above.

There is also a coalhouse and W.C., a small garden in front, and 70ft. of ground in the rear. The cost was as follows :—

Land	£192, or £24 per cottage,	at 4 per cent.	for 80 years.
Buildings	£1,383, or £235	,,	at $3\frac{3}{4}$	,,	for 60 ,,
Roads ...	£51, or £6 10s.	,,	at $3\frac{3}{4}$	,,	for 20 ,,
Sewers, etc.	£71, or £8 10s.	,,	at $3\frac{3}{4}$	,,	for 30 ,,
Total	£2,196, or £249	,,	inclusive.		

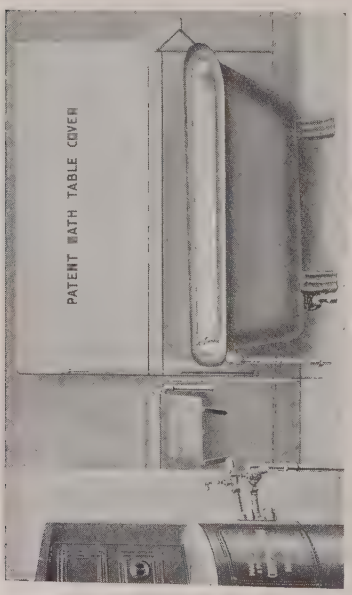
The total annual repayments for interest and principal are £95 per annum. The rents are 7/6 per week, producing £156 per annum.

Mr. Capp's cottages are in one block of 10, the elevation being relieved by gables. The walls are brick, with rough cast on the second storey.

The front door opens direct into the living room or parlour, and there are three bedrooms above. There are also a scullery, larder, coal cupboard, and W.C. The garden is about the same as the other cottages. The cost was as follows :—

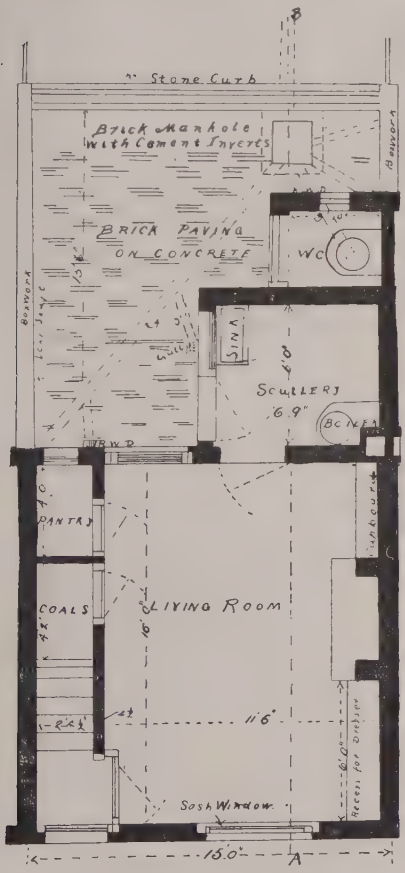
Land ...	£219, or £21 per cottage,	at 4 per cent.	for 80 years.
Buildings	... £1,916, or £196	,,	at $3\frac{3}{4}$	,,	for 60 ,,
Roads ...	£66, or £6 10s.	,,	at $3\frac{3}{4}$	,,	for 20 ,,
Sewers, etc....	£85, or £8 10s.	,,	at $3\frac{3}{4}$	,,	for 30 ,,

The annual repayments of principal and interest are £99 per annum.



CORNES' MODEL COTTAGE
PIONEER COMBINATION.

Neath.—A site of 2 acres, 1 rood, 22 poles, has been bought for £1,240, or at the rate of £500 per acre, and will be covered by 61 houses, of which 39 are erected or in course of erection, in blocks of six or eight. Of those completed 14 are of Class A, let at 4/- per week, costing £121 each for building including paving footpath, and 12 are Class B, let at 4/6 per week, costing £141 each for building. The cost of roads and sewers for 39 houses is £667, that is to say £17 per house, or about £400 per acre for site development, as against £20 per house or £500 per acre cost of the land itself. The houses are intended for workmen earning not more than 25/- a week. A loan was sanctioned in 1904 for £7,000 for carrying out the above scheme, and a further loan of £4,650 has been applied for to complete the scheme by building 22 cottages Class C, costing £180 for building, and to be let at 22/6 per month to workmen earning not more than 30/- per week. The houses comply in all respects with the borough byelaws, and each house has separate drainage with manhole for access to all branches, and with ventilation. The rents have been fixed throughout to cover all outgoings, including capital charges.



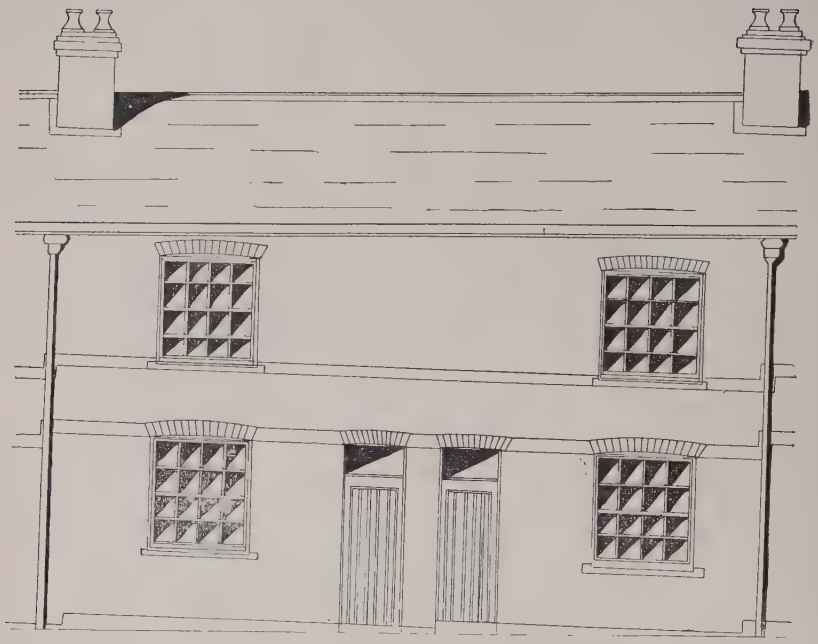
GROUND FLOOR

FIRST FLOOR

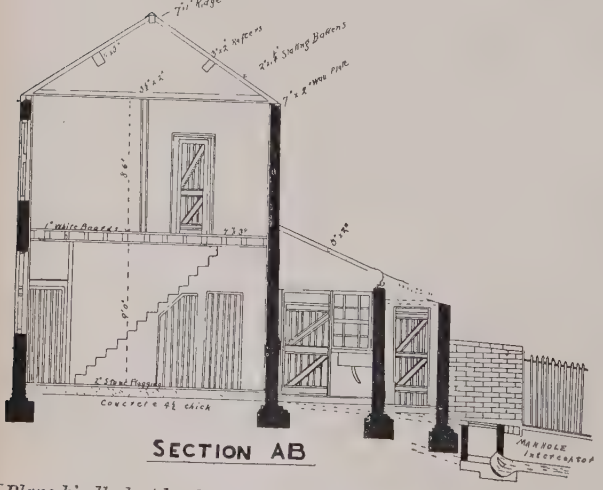
[*Plans kindly lent by the Borough Surveyor, Neath.*]

CLASS A COTTAGES

MUNICIPAL £120 COTTAGE—NEATH.



FRONT ELEVATION



SECTION AB

NEATH.

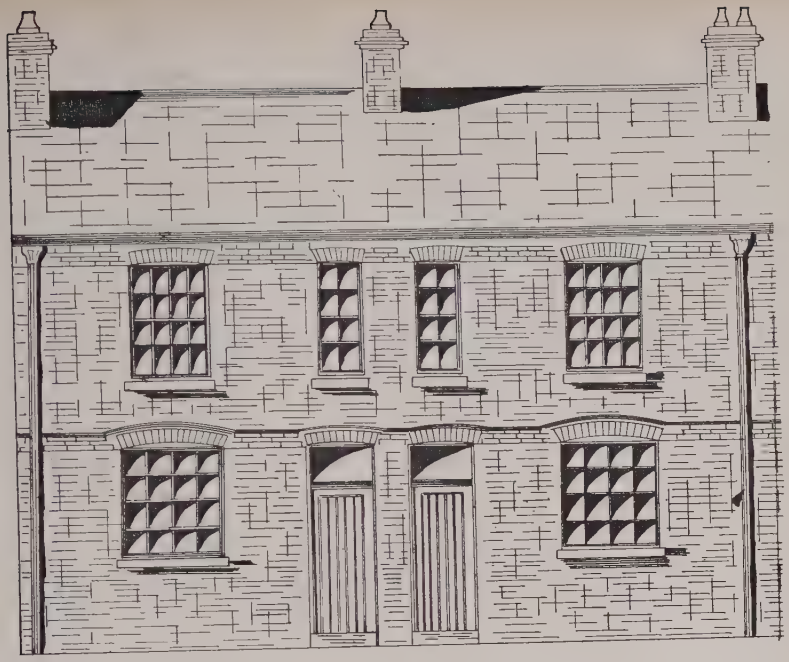
Class A Cottage.

Cost of Building,

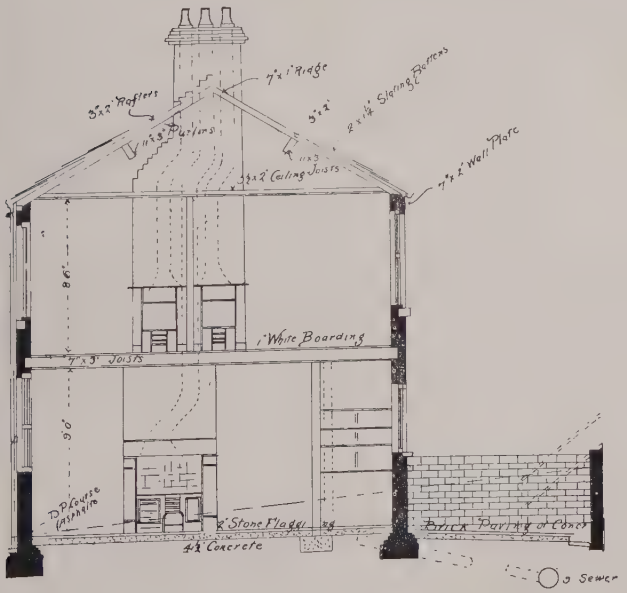
£121.

Rent, 4/- per week.

[*Plans kindly lent by the Borough Surveyor Neath.*]



FRONT ELEVATION.



SECTION - AB

NEATH.

Class B Cottage.

Cost of Building,

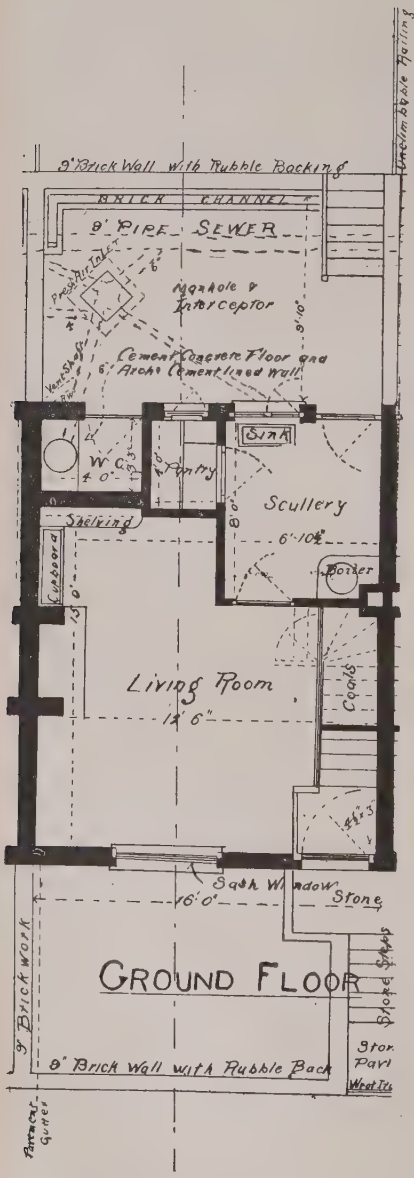
£141.

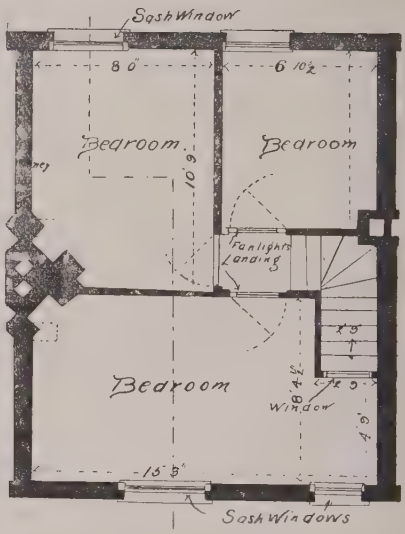
Rents, 4/6 to 4/9 per week.

Plans kindly lent by the Borough Surveyor, Neath

NEATH.

Plan of Class B Cottages.





FIRST FLOOR

Plans kindly lent by the Borough Surveyor, Neath.

Merthyr Tydfil.—In addition to the 100 houses already erected at Penydarren, the Council are constructing 38 cottages to be let at 4/- per week, at Penywern, Dowlais, at cost of £5,700 for building. There are numerous applicants for these, and a local inquiry has been held as to a scheme for building 50 cottages at Twynrodyn, at an inclusive cost of £8,100. The surveyor has also been instructed to secure a site for 50 houses at Aberfan. Closing orders have been applied for in respect of 100 houses unfit for habitation.

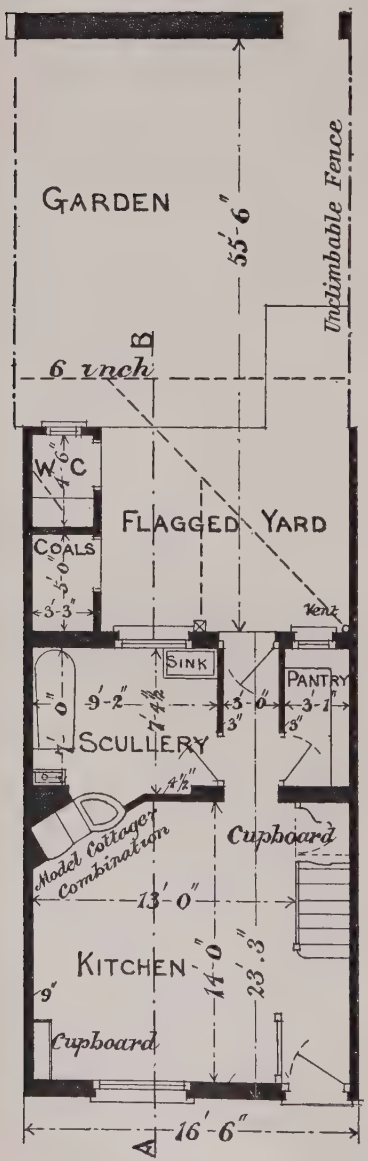
The chief interest in the Penywern cottages lies in the fact that they have realised the ideal of the £150 cottage. This sum includes not only the erection of the cottages, but provides for the making of streets and back passages, drainage, and salary of the clerk of works. It is anticipated that there will be no extras in carrying out the work. There are 23 cottages to an acre, including streets 36 feet wide and back passages. The houses are built in blocks of eight or ten. The actual extent of land built upon, without reckoning lanes and back passages, is 5,340 square yards, or about 140 square yards per cottage. The site was acquired by the corporation on a 99 years' lease at a ground rent of 1½d. per square yard per annum.

Each house contains an entrance lobby; living room, measuring 9 feet 2 inches by 7 feet 4½ inches, fitted with Cornes' Model Cottage Pioneer Combination; pantry, passage 3 feet wide between scullery and pantry; cupboard under the stairs, coal cupboard, and w.c. At the rear of the scullery is a flagged yard, and beyond this a garden, yard and garden together being 55 feet 6 inches in length. The gardens are fenced on either side with unclimbable fencing, and at the extreme end is a boundary wall of stone, 18 inches thick and 4 feet 6 inches high. Over the kitchen are two bedrooms, each of which has a fireplace. The larger measures 14 feet by 7 feet 8 inches; the smaller 11 feet 3 inches by 7 feet 8 inches; the height is 8 feet 6 inches.

The cottages are built of brick, roofed with local slates. The whole of the brickwork is stuccoed, and although the elevation is, as can be imagined, of necessity plain, yet the cottages are of decent appearance, and the demand for them is enormous. The amount borrowed for the scheme was £5,700 at 4 per cent., and the period of repayment sixty years. This means an annual capital charge of £126 14s. 11d. The ground rent, as already stated, is very low, and we understand that it is the intention of the Corporation to let the cottages at an inclusive rental very little, if anything, exceeding 4s. per week.

The contractor, Mr. William Brown, of Merthyr, assured the representative of the Municipal Journal that he is willing to duplicate them under similar conditions elsewhere.

CHEAP COTTAGES, MERTHYR TYDFIL.
Inclusive cost £150. Rent 4/- per week.



It will be seen from the plan that the "Model Cottage" fireplace is arranged on the angle, and thus two cosy corners are provided. This is the fireplace which is being so extensively used by other municipalities, and it will enable the ordinary scullery copper, with its independent flue, to be dispensed with It economises space, and is found by the housewife to effect a saving in coal and labour. The fire-box has, on the suggestion of the borough surveyor, been made very large and specially strong, for the reason that the collier is allowed at a trifling cost an allowance of coal per month, and in the winter time the fire kept alight day and night.

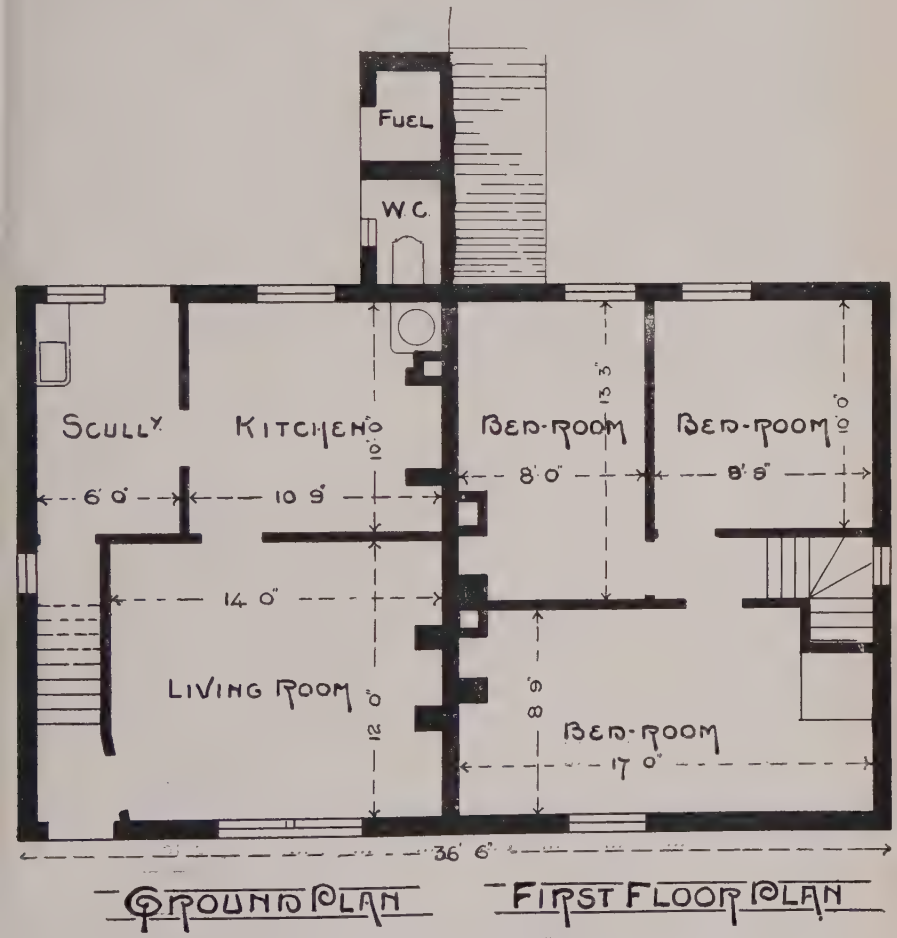
The copper which provides hot water to the bath is also used for laundry purposes, and is fed automatically by a low pressure feed system. There is no fear of explosion as there is nothing sealed The water in the copper is kept hot by the range fire, and the hot bath can be taken in the coldest weather under these conditions with comfort, the room being warmed by the heat radiated from the apparatus. This point will be appreciated by the miners for whom the cottages are being built, as under existing conditions they are not able to get a warm room combined with privacy. They have to sacrifice one or the other, and it is not infrequently the privacy that goes to the wall

A secondary grate is provided under the copper, so that the water can be heated in the summer, or when the range is not used. Thus the fuel which heats and cooks in one room also provides hot water for boiling clothes, bathing, and general domestic purposes in the other.

[*Illustrations kindly lent by the "Municipal Journal."*]

Prescot.—Thirty-eight houses, built at a cost of £6.200 are let at 3/3 to 5/9 per week, but owing to the excessive rates of interest asked by the Public Works Loans Commissioners, the money had to be borrowed locally.

Stretford.—It appears that in the five years before 1900, about 1,500 houses were erected, of which only 30 were rented at a minimum of 6/- per week, so the Council decided to build low-rented houses. In addition to 40 dwellings already provided at a cost of £5,912, or £62 per room inclusive, the Local Government Board has sanctioned a loan of £25,015 for 58 years for the provision of 112 semi-detached dwellings on a site of about four and a half acres. Rents to be 4/9 to 5/- per week. Cost of land £3,750, sewers, etc., £2,500, buildings £18,765, or £33 10s. per room. Forty houses are completed.



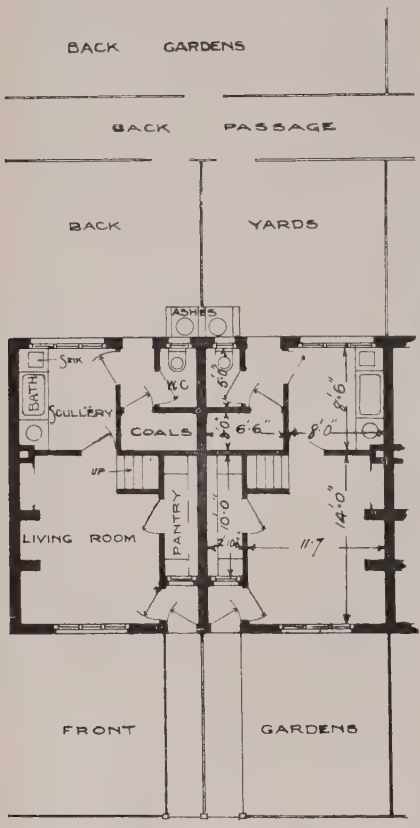
[*Illustrations kindly lent by the "Municipal Journal."*]

STRETFORD MUNICIPAL COTTAGES.

Cost of building, £148. Rent, 4s. 9d. to 5s. per week.

SHEFFIELD.

HIGH WINCOBANK COTTAGE DWELLINGS.

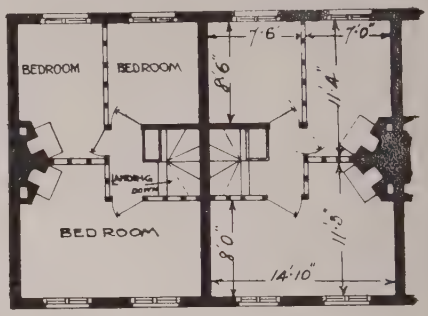


GROUND PLAN.

Rent 5/- per week

Cost of Building £126.

Twenty Municipal Cottages, as under, have been built and are fully occupied.



BEDROOM PLAN

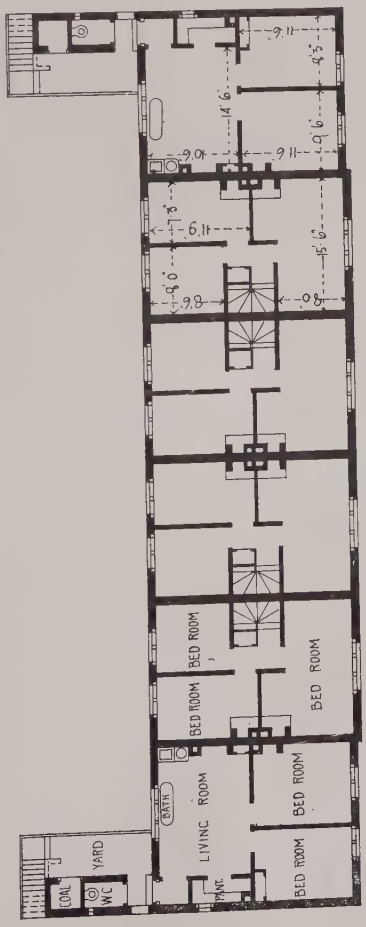
An analysis of the cost of one house gives roughly these figures :—

	£
Excavator, Mason, and Bricklayer's work	62
Carpenter and Joiner's ,,	36
Slater's ,,	8
Plasterer's ,,	9
Plumber and Glazier's ,,	7
Painter's ,,	4
	126
Gardener	2
Total	£128

The details of cost of one house are as follow :—

	£	s.	d.
Cost of land, including roads at £150 per acre, allowing 200 yards to each house and garden exclusive of roads...	8	8	0
Cost of street works at £2 10s. per yard of frontage (each house has a frontage of 15 feet 7 inches	13	0	0
Cost of sewer and first formation of street at 16/3 per yard of frontage	4	4	8
Cost of Building	126	0	0
Cost of front garden forming	2	5	0
Proportion of Architect's Commission, based on 5 per cent. for first house and 3½ per cent. for remaining nineteen houses	4	10	0
	£158	7	8

New Scheme for Cottages and Flats.—Other and cheaper houses are now being built in Wincobank Avenue on the Wincobank Estate. The scheme will consist of three blocks, each containing a pair of flats at each end, with two-storied cottages occupying the remainder of the block. There will be 23 dwellings in all. The object is to provide houses to be let at a low rental and which will not be a charge on the rates.



FIRST FLOOR PLAN

It is proposed to let the two-storied houses at about 5/3 per week, and the flats at about 4/- each. The Corporation believe that by combining houses of varying accommodation in this way provision will be made for tenants who have no family or one child only, and who may thus have the accommodation they require without being compelled to take lodgers.

The two-storied houses contain each on the ground floor a living room with an area f 170 feet, a scullery with an area of 76 feet, a pantry, coal place, and w c, and on the first floor three bedrooms with an area of 140 feet, 85 feet, and 68 feet.

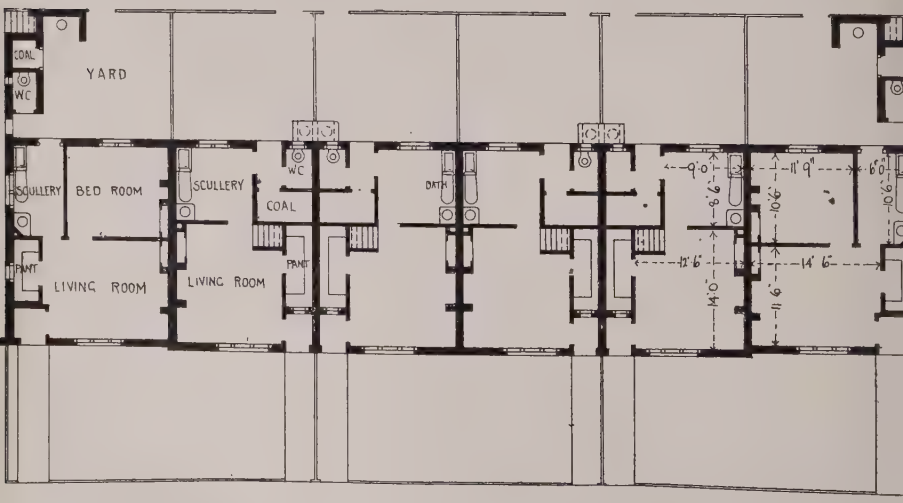
The ground floor flats contain each a living room with an area of 167 feet, a scullery with an area of 65 feet, and a bedroom with an area of 126 fee-, with the usual offices; the first floor flats contain each a living room and scullery combined with an area of 153 feet, and two bedrooms with area of 110 feet and 95 feet, besides the usual offices.

In each dwelling a bath is provided, the hot water being supplied from the copper.

The houses will be built of local bricks, picked stocks being used for all facings, and the roofs will be slated. The whole of the ground floors will be of concrete and the upper floors of joists and boards, except in case of the flats, where breeze concrete with steel bars embedded will be used.

In the rear of the houses, and separated from the yards by a 5 feet passage, garden will be provided, the total amount of land, including that on which the houses stand but excluding roads, being calculated on the basis of 200 yards to each two-storied house, and 138 yards to each single flat. The cost of the buildings is estimated at £2,997.

The work will be carried out by Mr. W. Malthouse, of Sheffield, from the designs and under the superintendence of Mr. H. L. Paterson, A.R.I.B.A.

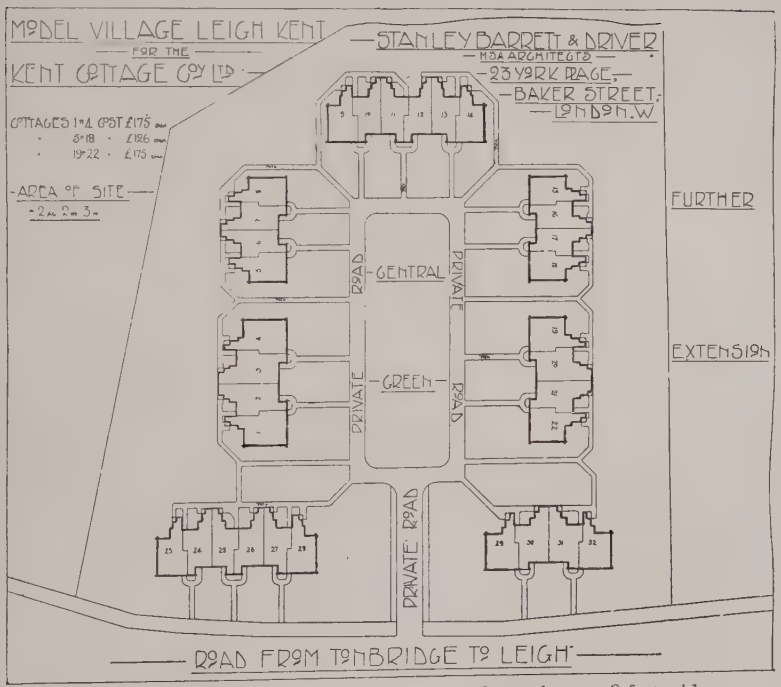


GROUND FLOOR PLAN

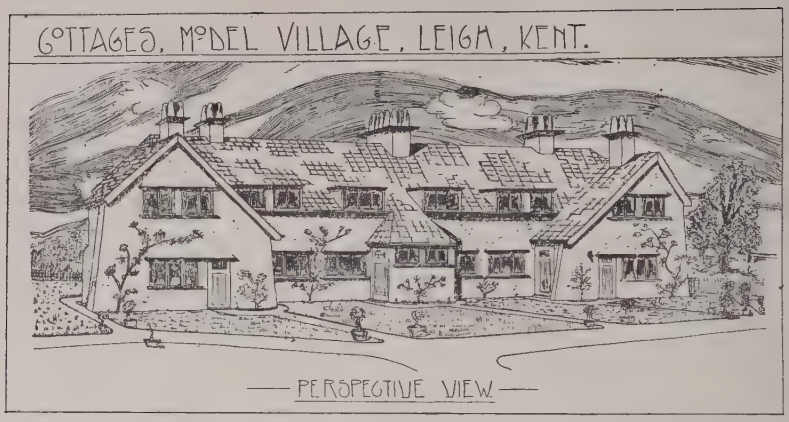
SCALE OF FEET 10 0 10 20 30 40 50

MODEL VILLAGE AND CHEAP COTTAGES, LEIGH (near Tonbridge, Kent).

This scheme is being carried out for the Kent Cottage Company Limited. Mr. A. P. Hedges, M.P., and others, seeing the cottages were urgently needed in the neighbourhood, formed a private company to build a Model Village. Their aim was to build cottages to let at low rents, but to return 5 per cent. on the capital. The company leased a field of a little over two acres from Lord DeLisle. The houses were built in 1906-7. It will be seen that they are grouped about a central green, round which is an 8ft. wide private road, with gravel paths to front and back doors of cottages. The roads and paths cost only £80 complete. The drainage and water main for the whole village cost £205. The architects, Messrs. Barrett and Driver, of York Place, Baker Street, W., have arranged for 32 cottages to be erected on the site. Fourteen were erected upon the plans illustrated in one group of six, and two groups of four, at a cost of £126 per cottage—a remarkably low price for a five-roomed cottage. The rents at 3s. 6d. to 3s. 9d. per week will provide 5 per cent. return on capital, when the village is completed.



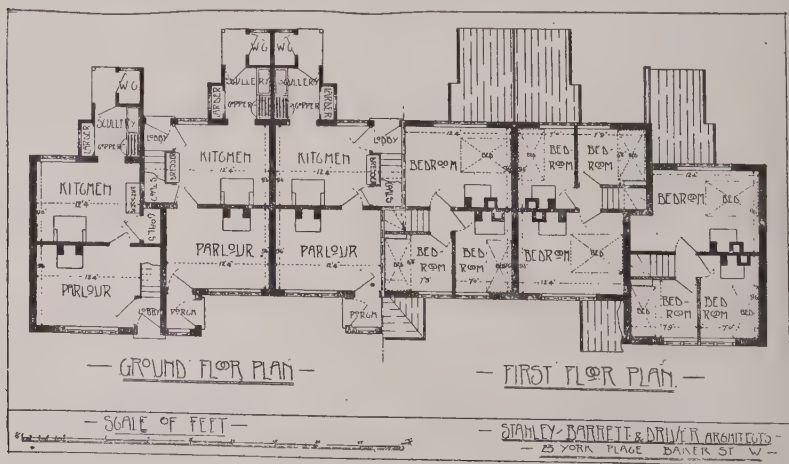
Paths to cottages 2 feet 6 inches wide. Road round green 8 feet wide.
Site 360 feet frontage to main road. Central green 140 feet long by 46 feet wide.
Entrance-road 14 feet between paths, each 3 feet wide.



Rents from 3s. 6d. and 3s. 9d. per week.
For further particulars see site plan.

Details of Cottages.—Design "A."

Accommodation: parlour, 12 feet 4 inches by 9 feet 6 inches; kitchen, 12 feet 4 inches by 9 feet 6 inches; scullery 7 feet by 6 feet (with sink and copper and larder), W.C., and covered way, coal cupboard 4 feet by 4 feet. Enclosed porch. The plans and sections will show the ingenious arrangement for utilising space over stairs by constructing a baulkhead in the corner of a bedroom. Three bedrooms 12 feet 4 inches by 9 feet 6 inches, 9 feet 6 inches by 7 feet, and 7 feet 9 inches by 6 feet 8 inches respectively. There are no passages, therefore no waste of room. The space in roof is used for boxes, etc. The walls are 9 inch brick, cemented outside, and roughcasted. The architects claim that this method of finishing makes the

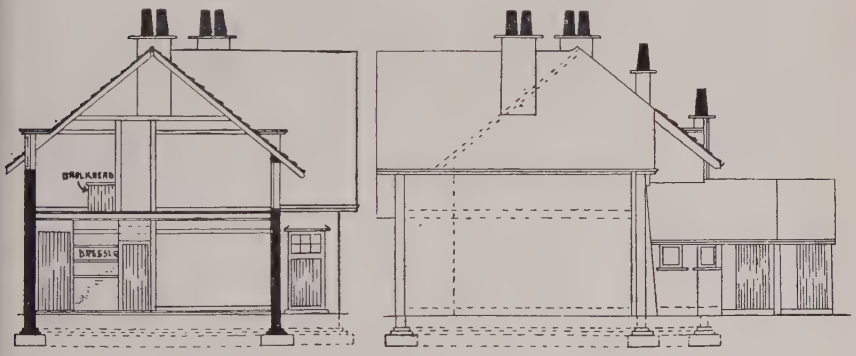


wall as weather-proof as an 18 inch wall, faced with red bricks. The roof is tiled with thick, patent tiles, which keep the rooms at an even temperature. Solid ground floors on the architects' special system, 9 inch of brickwork all round the building, are warmer than the usual floors, and cost less. All rooms have picture rails and picture hooks, thus saving the plaster from being knocked about, and the ceilings are whitened down to this rail, thus giving a greater area of reflected light. The walls are distempered inside with washable sanitary water paint. The woodwork is stained with wood preservation green and brown and varnished. This costs much less than paint and lasts better. Kitchen ranges are self-setting, with Eagle Pattern, raising fire.

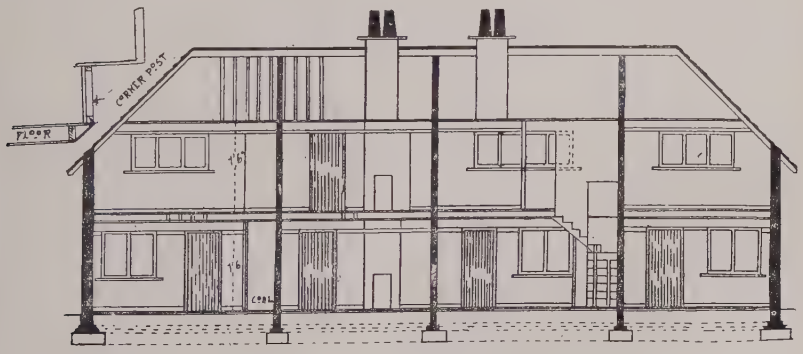
COTTAGES AT LEIGH.

Sectional Elevations.

Note the ingenious arrangement of a baulk head in a corner of the bedroom over the top of the stairs.



Section front to back.



Section end to end.

CHAPTER IX.

TOWN DEVELOPMENT.

TOWN PLANNING, SITE PLANNING, BYE-LAWS, AND SOCIETIES OF PUBLIC UTILITY.

The great question occupying the minds of leading housing reformers in England to-day is how best to establish and regulate a proper system of town development which shall provide for the organised dispersion of the population of over-crowded centres, either in the first stage to residential suburbs, or in the second stage to industrial villages, quite detached from the main centre, or in the third stage to agricultural districts, whose growth may be encouraged by the adoption of an improved system of land cultivation, and by the development of rural industries.

The developments that are taking place in the transmission of electric power, point to big movements is this direction, because they will make it possible not only that industries may be carried on at distances from the centre, but also that there shall be such a cheapening and improvement of the means of transit for both goods and passengers as will tend largely to destroy the obstacles of time and distance which at present, though to a less extent than formerly, render it necessary to crowd factories together in certain areas, or to cause the undue concentration of population in certain districts.

Land, Housing and Transit should be combined.

Cheap transit alone has inflicted on us jerry-built suburban houses of the wrong type overcrowded on area, and has inflated the price of land for the benefit of the speculators, who too often absorb the difference between the old rent paid on the dear land in the centre and the true economic ground rent that should be paid for the agricultural land on the outskirts. Hence, it is vitally important that the control and ownership of suburban land should be more in the hands of the community than at present, and that one and the same authority should have powers over transit, land and housing—the raw materials of Town Extension.

If the authority that supplies the houses could also supply or control the means of communication and acquire the land at its original value before so equipping it, or before indicating that it was to be so equipped, then the rent charged to the tenant need only consist of a sum sufficient to pay working expenses and a reasonable return on capital outlay, which would be comparatively small in respect of land, and would, therefore, enable the community to give or secure a liberal allowance of garden and other open space for the various dwellings and districts.

An effective system of Town Planning and Site Planning, with revised Bye-laws, and extended powers of Municipal Land Purchase, coupled with the encouragement of Building Societies of Public Utility,

will go far towards promoting these desirable ends, and will enable us at one and the same time to prevent the creation of new slums, while securing sites and facilities for the erection of really healthy and suitable working class dwellings.

TOWN PLANNING.

A brief reference to this form of housing improvement was made in pp. 250-251 of the Housing Handbook, but thanks to Mr. T. C. Horsfall's excellent book "The Example of Germany," and to his thoughtful and earnest advocacy of town planning in all parts of the country and before all sorts and conditions of men, the subject is quite in the front rank of immediately desired and expected reforms. The success of the great citizens' meeting at Manchester, in favour of town planning, paved the way for the still more effective action which followed the adoption by the Birmingham City Council, of the report of the deputation of the Housing Committee which visited Germany in 1905. The report itself is a most valuable document, showing as it does the nature and advantages of town planning as carried out, and the extent to which German Municipalities are allowed to purchase and hold or otherwise deal with land in large quantities in connection with present and future needs, with the benefits both social and financial which arise therefrom.

The National Housing Reform Council, on the 6th November, 1906, organised a most representative deputation to the Prime Minister and the President of the Local Government Board, when Messrs. Cadbury and Horsfall most strongly urged the need for Town Planning and Site Planning powers being given to local authorities. The Prime Minister said that he "recognised the fulness, fairness, and reasonableness of the proposals" made by the deputation, and that the Government "hoped to find time to do something at least towards carrying out the objects" they had in view. Mr. Burns also promised that "next year they would see what could be done on the broad and general lines that had been indicated by the deputation," and true to his word lost no time in preparing a Town Planning Bill, which was ready to be introduced among the other big bills of the session of 1907, but the exigencies of time and other conditions of the parliamentary situation have necessitated the postponement of its introduction till the session of 1908, when it should have a good chance of being carried into law.

Thanks very largely to the energy and activity of Councillor Nettlefold, Chairman of the Birmingham Housing Committee, yet another step has been taken forward in the preparation of a Town Planning Bill by the Association of Municipal Corporations, which, although a very modest measure, is at any rate a step in advance on the right lines, and has the practical advantage of the support of a body of men who are not likely to be wild enthusiasts for social reform, or for bold strokes of municipal policy.

In reply to a deputation from this body on August 7th, 1907, Mr. Burns referred to the National Housing deputation above mentioned, and said :

"After the deputation last year to the Prime Minister and himself, they set to work to prepare a draft Housing Bill and a Town Planning Bill, both of which they had hoped to run concurrently in this Session. Other matters had elbowed both the Housing Bill and the Town Planning Bill out for this year, but they sincerely trusted that both would be dealt with next year. With regard to the Association's scheme as compared with the Government draft Bill, he did not think the scheme was as good as their Bill."

Central Commissioners, Scientific Areas, and Land Purchase.

It is pretty clear from this reply that the Government realise the need for something more than a mere amendment of bye-laws, valuable as this would be. They have shown by their encouragement of the schemes for federation of towns in the "Potteries" and "heavy woollens" districts that the time has come to consider the question of scientific areas for administration.

Our system of local government, of which in many respects we are so proud, and which affords so many opportunities for well-meaning individuals and communities to give practical effect to their ideas on sanitary and social reform, has its drawbacks and its dangers. We need new areas for dealing with the regulation of town development, as what should be a self-contained community is too frequently made up of a number of different local government areas, the growth of which has out-stretched the boundaries often arbitrarily determined for them many years ago.

There is little doubt but that we shall shortly have such Town Planning as will provide for main roads and other streets of adequate width, in the proper direction, and in sufficient numbers to meet future needs, as well as for the reservation of open spaces before the land near them is forced up to speculative building prices. According to information supplied to the Association of Municipal Corporations in June, 1907, it appears that the approximate expenditure out of loans by two-thirds of the great towns and municipalities in street improvements and street widenings during the *past ten years* was £9,789,798, and the amount spent in the same period in providing open spaces was £1,857,538, apart from gifts and public subscriptions. If we include London and the other towns, the total expenditure for this purpose may be put at £18,221,004, and it is estimated that three-fourths of this amount, or £13,665,753 is the amount that might have been saved to the ratepayers of England in the last 30 years if we had had intelligent town planning. Sir John Wolfe Barry estimated also that in one crowded district in London there was a loss of £2,250,000 per annum to the citzens owing to the congestion of traffic.

If, however, Town Planning is to effect an all round improvement in housing conditions, it must be associated with land purchase on a larger scale than is practised or allowed at present, and to facilitate this it would be well that a Central Town and Village Development Commission, acting through local bodies, such as county or borough councils, or special statutory committees established for suitable areas, should have large powers over land, housing, and transit, the three great factors in town and village growth, and also with a special fund

and borrowing powers if necessary for doing this work effectively to some extent on the lines of the powers and funds connected with the Irish Land Commission. Special powers for securing land for main roads, recreation grounds, sites for public buildings and workmen's dwellings, together with facilities to encourage the provision of small holdings, the promotion of agricultural co-operation and the improvement of transit, might be conferred on these central and local authorities.

MUNICIPAL LAND PURCHASE.

Under the present law public bodies in Great Britain may as a rule only raise loans to buy land—even by agreement—for some *immediate* and specific purpose. If they acquire it compulsorily for public purposes, they generally have to pay a price out of all proportion to the value of the land as assessed for *taxes for public purposes.* It is, therefore, essential to have improved facilities for the purchase of land, both compulsorily and by agreement, and the price paid for such land should be based upon the amount at which it was assessed for rates and taxes

The experience of Richmond as an illustration.—Twenty-one years ago there were 660 acres of open land suitable for building on, in what is now the Borough of Richmond, Surrey, which has a population of 32,500, and a rateable value of £325,000 a year. It would have cost less than £250,000 if bought by the town, and the interest and repayment of this sum would have amounted to £10,000 per annum for 60 years. Since then, however, the ratepayers of Richmond have paid £50,000 for 35 acres of this land ; the Hammersmith ratepayers £32,000 for 32 acres ; The Fulham ratepayers £20,000 for 20 acres ; and the Barnes ratepayers £15,000 for 17 acres ; or a total of £125,000 for 104 acres, *two-thirds of it being for cemeteries alone.* The cost of the loans for the above was about £6,000 a year. Some 50 acres have been let or sold for building purposes, and after allowing for the annual cost of making roads, etc., the *bare land* has for some time been producing £2,000 a year in ground rents. The agricultural rent and other receipts from the remaining 500 acres amount to a net sum of about £2,000 a year, so the three items of income already exceed what would have been the annual charges on the ratepayers, had the town bought the whole 660 acres 21 years ago. The capital value of the remaining land may be estimated at nearly £500,000—indeed the Town Council has recently paid as much as £2,000 per acre for some of the least accessible portions as a site for workmen's dwellings, although it may be added the land was only assessed at £4 an acre for purposes of local taxation.

If it be suggested that £250,000 is a large sum to be invested in land by a small town like Richmond, it is only necessary to point to the example of Ulm in Bavaria. This town, with a population of 51,680, is not so wealthy as Richmond, but the Corporation and the town institutions own four-fifths of the total area of the town, 1,126 acres, and between 1891 and 1903 the Corporation purchased 625 acres of land. In five years a *profit of £250,000* was made by the town, while the increase in value on the land still held is estimated at £1,500,000.

THE EXAMPLE OF GERMANY AND HOLLAND.

More than a hundred years ago Goethe laid down his famous dictum at Heilbronn: "A town is prosperous through the land which it possesses, more than through any other consideration—the best token of a good administration is that a town is going on buying land.."

To-day we find the Prussian Government urging the towns which have already bought large areas of land, to continue and extend this policy of land purchase.

Frankfort owns 10 per cent of the existing town area in addition to over 8,000 acres on the outskirts, and is continually buying more.

Cologne owns 2,780 acres, or one-tenth of the total area of the town.

Dusseldorf owns 67,674 acres, and made a profit on revenue account of £18,000 a year.

Mannheim spends at least £10,000 a year in buying land—mostly on the outskirts, at prices of from 3d. to 3 - per square yard.

During the years 1890 to 1900, twelve German towns, which already owned a total of 20,528 acres in and outside their boundaries, purchased no less than 16,156 acres in addition, so that the average amount per inhabitant was in no case less than 10 square yards, and amounted in three cases to between 100 and 250 square yards.

Under the new Dutch Housing Act, 1903, land has been bought already by the following towns. The four square miles bought by Amsterdam were acquired compulsorily, and an extension plan is being prepared:

Town.	Population.	Quantity of land purchased.
Amsterdam ...	560,000 ...	2,500 acres.
Rotterdam... ...	390,000 ...	1,250 „
Gravenhage ...	238,000 ...	750 „
Utrecht	115,000 ...	325 „
Arnhem	63,000 ...	1,500 „
Schiedam	30,000 ...	250 „

Dr. Mewes, of Dusseldorf, in his report to the International Congress in London, August, 1907, suggested that the following things should be combined in the process of town development.

(*a*) **Municipal Land Purchase of Large Areas.**—A well thought out land policy is essential for all towns. Land purchase should be extensive—Frankfort, Mannheim, Hanover, Strassburg and Freiburg i. Br. own from one-third to one-half of the land in their precincts.

Municipal land may be utilised in one or all of the following ways:—

(*a*) Sold, with registered conditions, to prevent misuse or excessive speculation;

(*b*) Built on by municipalities as at Strassburg, Freiburg and Schweinfurt, where municipal dwellings are let;

(*c*) Leased to individuals or companies, but preferably to societies of public utility.

(*b*) **A General Plan** providing for main roads and transit facilities; careful grading of districts in zones; varied streets and open spaces; reservation of front gardens for future widening of streets, if necessary. As in Baden, Hamburg and Frankfort, plots belonging to different owners should be pooled and re-apportioned, if necessary, after making the town plan;

(*c*) **Building Bye-laws** varied according to zones and providing for: restrictions on intensive use of land; cheaper streets in suburbs and purely residential quarters; bringing down of the regulations for small houses as to thickness of walls, height of rooms and other details of construction.

(*d*) **Local Railways** and tramways should be constructed to develop the spread of population as well as to serve districts already populated.

Section of Main Road, Wiesbaden, Germany, showing tramways and motor tracks, cycle track, road for horse vehicles, foot promenade and riding alleys.

EXISTING PLANNING POWERS IN ENGLISH TOWNS.

Some interesting information as to the law and practice with regard to site planning and the laying out of new streets was submitted to the Association of Municipal Corporations by the Town Clerk of Leicester as the result of questions sent out in 1907 to a number of towns. The following is a summary of the chief points :—

Site Plans.—Plans of new streets for works actually being undertaken must be submitted to the local authority for approval, but except in rare instances, and then only by a straining of the law, no English town can insist on a plan of the whole of a building estate showing for approval the method in which it is proposed to lay out a building estate and the relations of intended streets to others. The bye-laws usually prescribe the deposit of plans in duplicate, and not more than four sections with information showing the names of owners of land dealt with, the points of the compass, the gradients and levels, and the size and number of the intended building lots.

Width of Streets.—As to width, streets are divided into classes, in respect of which the requirements of different towns vary considerably. In 63 towns 24 feet is required for carriage-way, with a footpath 6 feet wide on each side. By special provisions in a local act the streets in Barrow-in-Furness are classified as follows :—

(*a*) Main thoroughfares (first class) 80 feet wide, with 40 feet carriage way and 20 feet footpaths.

(*b*) Main carriage road (second class) 60 feet wide, with 36 feet carriage way and 12 feet footpaths.

(*c*) Subsidiary front streets (third class) 40 feet wide, with 25 feet carriage way and 7 feet 6 inches footpaths.

(*d*) A back street 20 feet wide must be constructed at the rear of a continuous line of dwellings, unless the Corporation otherwise allow.

In section 44 of the same Act it is provided that *the Corporation may at their discretion reduce the width of the street if an open space is left along one or both sides of the street* in front of the houses.

In a few other towns a discretion is given to the Corporation to vary the width of any street. Nottingham, Leicester, Bacup, Bolton and Huddersfield may in each case determine the width. In Sunderland there is power to increase the width to 50 feet for a leading thoroughfare, and 60 feet if the buildings in it exceed 27 feet in height ; but the Corporation must bear the *cost of pavement* of the increased width.

Direction and Position of Streets.—In most towns there is no power to alter or vary the direction or position of the streets shown on the plan, but some corporations have acquired exceptional powers by local Acts, and Leeds and

Nottingham have full power subject to a compensation clause, Blackburn, Bournemouth, Bradford and Brighton have certain limited discretions. Barrow-in-Furness, Huddersfield and Leicester Corporations may require the direction or position of a new street to be altered for the purpose of securing more easy and convenient communication with any other street near thereto. Bolton, Ealing, Liverpool, and St. Helen's possess like powers subject to compensation.

Construction.—There is considerable variation in the materials and character of construction. In Barrow there must be slag foundation of 12 inches for a first-class road, 9 inches for a second-class road, and 7 inches for a third-class road and 4 inches of macadam. Footpaths in Barrow must be flagged with flags 2 to 3 inches thick, whereas in Exeter tar paving is allowed for footways, and in Bournemouth 3 inches deep of gravel.

In many towns streets are required to be *paved with stone setts*, and provided with flagged footways, but often plans are passed for a street which will however not be "taken over" by the Council as a "highway repairable by the inhabitants at large" (see 150, Rural Housing Act, 1875), until further works have been carried out on it.

Building Line.—In a great many places the Corporation have power by local Acts to prescribe a building line, but *always subject to a compensation clause*. In Bournemouth, Birmingham, Leeds, Bolton, Eccles, and St. Helen's the power may be exercised in existing streets if they are narrow or inconvenient, or without a regular line of buildings.

Air Space.—The requirements as to *area* of air space at the side or rear of dwellings vary from a minimum of 100 square feet in Bacup to a minimum of *500 square feet in Croydon.*

In 85 towns the minimum area is 150 square feet. Other typical minimum figures are as follows :—

Burnley, 120 square feet.	Coventry, 300 square feet.
Blackburn, 180 ,,	Newark, 400 ,,
Cheltenham, 200 ,,	Pembroke, 500 ,,

In Newcastle one-fourth of the entire area of the site, exclusive of the forecourt, must be open space ; in Huddersfield one-third, and in Southport one-half.

In 28 other towns the Corporation has a discretionary power to *vary the dimensions* or area of the open space to be left at the rear or side of dwellings.

Depth of Open Space.—The depth required varies in proportion to the height of the buildings, generally from 10 feet to 30 feet. In 52 towns the minimum depth for the lowest buildings is 10 feet ; in 14 towns the minimum depth is 15 feet ; in Liverpool the depth varies from 5 to 15 feet.

Great Yarmouth Town Council possesses a large corporate estate, and is applying some of the principles of Site Planning to its development. It is proposed to lay out at once an area of 18 acres on the North Denes for 207 houses, 115 of which will be in terraces and 92 detached or semi-detached, along curved tree-planted streets, 36 to 45 feet wide, and to lease them for 999 years at rents varying from £1 6s. to £1 10s. for the terrace house sites, and from £5 5s. to £7 7s. for the others, thus bringing in a total of £418 per annum. Additional payments in respect of roads, drainage, and tree planting are estimated at about two years' rent. The scheme is especially interesting, because old Yarmouth was notorious for its narrow streets and rows.

POWERS NECESSARY FOR ALL MUNICIPALITIES.

In the application of Town Planning to England, all the foregoing methods might reasonably be adopted, but it would be necessary in the first instance to make special provision for dealing with the overlapping of areas above referred to, and the construction of big main roads and other means of communication between various districts. For this purpose the area to be planned would often have to be regulated by an authority covering a wider area than the local authority itself, but the powers of the larger body should be in addition to and not in derogation of the powers of the local sanitary authority.

Every urban sanitary authority should be empowered to prepare with respect to all or any of the land in the district, whether already built on or not, a scheme which should at least make binding provisions as to—

Streets—

(*a*) The width, level, direction and method of construction of all new streets, and the proportion of such streets which shall be laid out as a carriageway and footway respectively: together with the street lines and building lines in each case.

Dedication or Acquisition of Land—

(*b*) The extent to which any land adjoining such street may be acquired by the local authority, or shall be dedicated to the public and vested in the local authority subject to compensation as provided in the schedule to this Act to any person or body of persons proved to have sustained actual loss by reason of the dedication of land other than that required for making any street the prescribed width.

Open Spaces and Sites for Public Purposes—

(*c*) The parts of the land to be appropriated for open spaces, and sites for public buildings, institutions, and dwellings for the working classes, and for other public purposes.

Limitation of Rooms on Land—

(*d*) The graduating by districts, streets, squares, and other areas of the extent to which sites shall be covered with buildings, and in particular the fixing of a *maximum number of rooms per acre* that may be built upon the land.

Building Zones—

(*e*) The separation of particular districts, streets, and squares, in which the erection will not be allowed of buildings which are likely in working to cause the neighbouring inhabitants or the general public danger, injury, or annoyance by diffusing bad smells, thick smoke, or unusual noise.

Disfigurement of Public Places—

(*f*) Proceedings against buildings which disfigure the streets or public places in towns or in country places.

Prevention of Dilapidation—

(*g*) The plastering, painting, pointing, and keeping in general repair of buildings mainly serving as dwellings, and of all buildings situated on main streets and squares.

Places of Natural Beauty and Agricultural Belts—

(*h*) The preservation, wherever practicable, of natural beauty spots, and of an agricultural area for allotments or small holdings.

Hire or Purchase of Land—

(*i*) The extent to which any land in or adjoining their district may be hired or purchased or scheduled for future hire or purchase on the basis of its assessment for purposes of rating or taxation, subject only in the case of compulsory hire or purchase to the consent of the central authority.

Mr. Lever's Suburban Development Scheme.—Mr. Lever suggests the following scheme for municipal land purchase, site planning, and subsequent development. Land should be bought at £200 per acre and properly planned. Only the middle of the roads should be made up in the first instance, and in addition to widths of 80, 60 and 40 feet for the various classes of streets, the building line should be set back from 21 to 60 feet on each side of the roads. The cost of road making to be as under the Private Streets Works Acts, and charge on the frontages. The municipality should lease this land for 99 years, at cost price, and should offer to advance one-fourth of the cost of building cottages, but not more than £100 for each house. The other money for building could be raised partly by mortgage and partly by the capital of the individuals or societies building the houses.

At 10 houses to the acre the municipal outlay would be £200 for the land, and from £500 to £1,000 for the loan, according as the house cost £200 or £400 to build, so that the total would be from £700 to to £1,200 per acre. The loan charges on this at 3¼ per cent. for 80 years would be £2 10s. to £4 5s. per house, and a ground rent could be fixed on each house accordingly. These ground rents would be perfectly secure, as they would be a first charge, ranking before any other claimants.

An Interesting Suggestion.—Planning and land purchase are necessary in some measure, even in purely rural villages, and the following interesting suggestion made by a Surrey landowner (Mr. Charles Hodgson), chairman of the Wonersh Parish Council, would be well worth carrying into effect with perhaps some increase in the proportion of land to population, and a right of appeal from the County Council.

"Every community should have the power to register a piece of building land in or adjoining the village, as the building land of the village, giving the owner power of appeal to the County Council to prevent arbitrary or unsuitable registration, and in any case the approval of the County Council to be obtained to the registration.

"Land at the rate of one acre per 1,000 inhabitants to be registered, and such land to be registered at its capital or selling value, such value to be fixed by the owner and to be assessed for local and Imperial taxation accordingly."

American Schemes for Town Planning.—H. G. Wells, in his book "The future in America," describing the work of the Metropolitan Parks Commission says:—

I suppose no city in the world (unless it be Washington) has ever produced so complete and ample a forecast of its own future as this Commission's plan of Boston.

An area with a radius of between 15 and 20 miles from the State House has been planned out and prepared for growth. Great reservations of woodland and hill have been made, the banks of nearly all the streams and rivers and meres have been secured for public parks and gardens, for boating and other water sports; big avenues of vigorous young trees, a hundred and fifty yards or so wide, with drive ways and riding ways, and a central grassy bank, for electric tramways have been prepared, and indeed the fair and ample and shady new Boston—the Boston of 1950—grows visibly before one's eyes.

I found myself comparing the disciplined confidence of their proposals to the blind enlargement of London, that, like a bowl of viscid human fluid, boils sullenly over the rim of its encircling hills and slops messily and uglily into the home counties.

A PLEA FOR AN AGRICULTURAL BELT.

Miss Sybella Gurney, who as the honorary secretary of the Co-partnership Housing Council has done a great deal to forward better planning in a practical way, urges strongly and very properly the extreme importance of securing an agricultural area near all urban centres. She directs attention to the fact that the problem is becoming more urgent and difficult in proportion as the open countryside recedes further and says:

"The preservation of an agricultural belt is important for many reasons, partly because it brings the country within the reach of all, partly because of the advantage to health thus caused to the town dwellers, partly because in this way an agricultural population is maintained, provided with a market at its doors, and prevented by its situation from leading a life too retired and too cut off from human intercourse. It is on a large scale a repetition of the advantage of mixing classes in a suburban district. It is far better for both town and country populations that they should be to some extent intermixed.

But can we trust local authorities to provide such agricultural belts? The answer I fear must be no, the temptation to increase the high rate-paying area is too great—further it is obvious in any case, that the areas of existing urban authorities neither leave room for such belts or for the planning of the new districts so urgently needed. What happens at present is that new districts grow up anyhow, often under a rural authority, and are spoilt before a new urban authority is constituted, or they are added to an old one.

What we need is the mapping out of England by a central commission into such scientific building areas and agricultural belts. The new scientific building areas will often cover much more than one local authority. The local boards which are to deal with the development of such areas, must therefore represent all the authorities concerned, and should also include a proportion of experts on the matter of town planning. Such boards would deal with railways, tramways, high roads, as part of the general plan, and would be of the greatest importance. They would include the functions of traffic boards with that of makers of the general plan, and co-ordinators of local plans. It is an interesting sign of the times that Mr. Charles Booth approved and Lord Ribblesdale seconded a resolution carried at a recent conference of London District Authorities in favour of the proposed London Traffic Board having 'Advisory powers of Town Planning.'"

BYE-LAWS.

In the planning and development of sites, however, it will be found that the various building bye-laws will have a far-reaching influence on the cost, appearance, and convenience of the dwellings erected, and they deserve some consideration in view of the need for reform in many respects.

Alterations in the Bye-laws.—New Model Bye-laws were issued by the Local Government Board in 1903 for Rural Districts, and in 1904 for Urban Districts. It is open to the council of a district partly urban and partly rural to adopt parts of the urban and the rural model code, and so frame a blend that may suit the local requirements.

The Urban Bye-laws have been slightly modified in several respects. Attics may now be built on nine inch walls above the second storey, if within the limit of height. The conditions as to the erection of one storey buildings of galvanised iron, etc., have been modified so as to permit of greater elasticity in the distances of buildings from each other, according to size. Secondary roads are permitted in a larger number of cases. Concrete covering of sites may be *four* instead of six inches thick. A no e to clause 13 suggests a kind of town planning, or separation by districts, for the application of regulations as to building on sites subject to floods. The Board also state they would be prepared to consider a proviso allowing walls to be constructed of steel framing. Tile hung timber framing is to be allowed above the first storey without requiring brick backing. The details as to the exact composition or nature of several parts of the building have been omitted or made more general; walls 35 feet long are differentiated (as to the required thickness) from those longer than 35 feet. Cement concrete is omitted from the materials for walls that must be *one-third* greater in thickness than the figure precribes for brick walls; an alternative clause is provided to that requiring party walls to be carried through the roof twelve inches, enabling walls to be simply brought up to the under side of the roof. The size of windows is modified slightly in certain cases.

Bye-laws in Rural Districts.—A rural district council has no power conferred upon it by the Public Health Act, 1875, to make bye-laws, but it can obtain the power in either of three ways:—

(1) Apply to the Local Government Board for an order investing the council, under sec. 276 of the Act of 1875, with the power of an urban authority under that Act for the purpose of making bye-laws.

(2) Adopt so much of Part III of the Public Health Acts Amendment Act, 1890, as can be adopted by rural district councils, and thus obtain power to make bye-laws in respect of new buildings and the sanitary condition of buildings without any intervention on the part of the Local Government Board or county council. These powers are conferred by sections 157 and 158 of the Public Health Act, 1875, as extended by section 23 of the Public Health Acts Amendment Act, 1890, and are not covered by the Local Government Board rural model code of bye-laws.

(3) The Local Government Board may under section 5 of the Public Health Acts Amendment Act, 1890, declare any of the provisions contained in that Act to be in force in a rural district or part of it.

The rural model code relates to eight matters only:—(1) the structure of walls and foundations of new buildings for purposes of health; (2) the sufficiency of space about buildings to secure a free circulation of air; (3) the ventilation of buildings; (4) the drainage of buildings; (5) water closets, earth closets, privies, ashpits, and cesspools in connection with buildings; (6) the closing of buildings unfit for human habitation; (7) the keeping of water closets supplied with sufficient water for flushing; (8) the observance and enforcement of such bye-laws by requiring notices and plans.

The structure of walls and foundations of new buildings is limited to purposes of health; stability does not come in, as is the case in London. Wooden cottages may therefore be built where the rural code obtains or where the urban code has been adopted with the exemption clause, or of course where no bye-laws exist.

Out of 667 districts 427 have bye-laws with respect to new buildings. According to a return obtained in 1905 urban bye-laws were then in force in the whole or part of 283 rural districts; bye-laws on the rural model existed in the whole or part of 138 rural districts; and in 245 (now 240) rural districts there were no bye-laws as to new buildings, and consequently no power to supervise.

Unfortunately the local authorities have so long been slaves to the old methods of land development and house building, engendered by the old bye-laws, that they nearly all of them continue to hug their chains and work under the old bye-laws, instead of availing themselves of the new liberties which, although but small and few, are steps in the right direction.

Bye-law Reform still needed.—On the other hand, some of the authorities who are trying to secure a more rational set of bye-laws find that the central authority cannot help them to carry out their good intentions. For example, bye-laws may be made prescribing the minimum height of rooms, but not the minimum area, although the latter is the far more important of the two.

The Levenshulme District Council were recently informed by the Local Government Board that "district councils have no power under the existing law to make a bye-law prescribing the minimum area of living rooms or sleeping rooms, and the Board could not confirm any bye-law with that object."

New Styles of Streets Wanted.—So with regard to new streets. The paved or macadamised road surface about 40 feet wide required by the bye-laws for all kinds of streets (except secondary approaches) is not only expensive and unnecessary, but also objectionable from the aesthetic and hygienic point of view. It ought to be quite sufficient if side streets used solely as approaches to private residences were allowed to have only a 16 feet to 20 feet macadamised road, provided the spaces between the houses be increased so as to substitute air space for road space. Under present conditions the roads of newly developed estates on the outskirts of towns cost from £200 to £500 per acre, or more than the land itself in many cases.

In many districts, especially in the North of England, any departure from the normal type is rendered impossible, in consequence of the regulations about paved streets. The cost of 40 feet of road paved with granite setts in front, and another of 16 feet to 20 feet at the back, is so great that in the interests of economy it is necessary to reduce the frontage of each house to the lowest possible minimum, and thus crowd the houses in rows. No other policy is remunerative financially; thus the existing bye-laws have the effect of stereotyping the worst methods of house building.

The monetary value of a concession allowing cheaper roads may be put at over £100 an acre, and in the case of land costing £200 an acre, or less, this would allow of one additional acre in every two being given up for open spaces in the shape of gardens, village greens, and public places.

In this connection the following figures will be most instructive, indicating as they do how often the *cost of developing sites* under present conditions exceeds the cost of the land itself.

Costs of Land and its Development in the case of a number of municipal cottages erected on open land.

District	Cottages.	Land.				Roads and Sewers.			Total site cost per cottage.
		Area of land.	Cost of land.	Cost of land per acre.	Cost of land per cottage.	Cost of development, *i.e.*, roads and sewers.	Cost of development per acre.	Cost of development per cottage.	
		Acres.	£	£	£ s. d.	£	£	£ s. d.	£ s. d.
Aberystwith	24	½	750	1500	31 0 0	168	336	7 0 0	38 0 0
Altrincham	10	1	56	56	5 10 0	240	240	24 0 0	29 10 0
Bangor	43	1	1580	1580	36 10 0	324	324	7 10 0	44 0 0
Barking Town U.D.	85	3	1365	555	16 0 0	1782	594	21 0 0	37 0 0
	72	2½	975	390	13 10 0	—	282	9 15 0	23 5 0
Barnes U.D.	67	2¼	1600	700	24 0 0	960	420	14 6 8	38 6 8
Burton-on-Trent M.B.	88	5¼	GR 175	875	50 0 0	1850	360	21 0 0	71 0 0
Croydon C.B.	86	3¼	1571	480	18 5 0	2122	650	24 15 0	43 0 0
Darwen	53	1⅓	1160	875	22 0 0	1855	1390	35 0 0	—
Ealing M.B.	139	5	4000	800	30 0 0	2500	500	18 0 0	48 0 0
Finchley U.D.	60	4¾	1850	390	31 0 0	2000	420	33 10 0	64 10 0
Folkestone M.B.	50	2	1130	565	22 10 0	1071	536	21 10 0	44 0 0
Grays U.D.	25	⅔	200	300	12 0 0	229	345	13 5 0	25 5 0
Hereford	21	⅓	615	1845	29 5 0	—	—	—	—
	108	4½	2738	600	25 10 0	2160	480	20 0 0	45 10 0
Hornsey M.B.	60	2½	2060	1000	34 10 0	—	—	—	—
	140	6	3600	600	25 10 0	—	—	—	—
Llandudno U.D.	51	3⅛	2025	1124	40 0 0	1926	580	39 10 0	77 10 0
Merthyr Tydfil	100	3⅞	GR. 69	1700	17 0 0	406	110	4 10 0	21 10 0
Neath M.B.	18	½	125	600	15 10 0	—	—	—	—
Richmond M.B.	132	6	4200	700	31 10 0	1857	310	14 0 0	45 0 0
Risca	50	2	1400	700	14 0 0	340	170	7 0 0	21 0 0
		part of	part of						
Sheffield (Highwincobank)	73	60	10188	170	9 15 0	—	—	45 0 0	54 15 0
Wrotham	12	1½	150	100	12 10 0	170	120	10 0 0	22 10 0
Land not open:									
Stretford	40	1⅓	1300	1000	25 0 0	900	675	22 10 0	47 10 0
Sheffield (Edmund Road)	70	2	5944	2972	85 0 0	1615	800	23 0 0	108 0 0
Leigh U.D.	34	¼	880	3520	25 10 0	379	1516	44 0 0	69 10 0

One example of a better system has been provided in Earswick Model Village, where the macadamised roadway, just wide enough for two vehicles to pass each other, is bordered by strips of grass and a simple path.

Road in Earswick Model Village.

STATION AVENUE, EARSWICK—BLOCK OF PARLOUR COTTAGES.
Rent £4 10s. per quarter, for 7 rooms.

POPLAR GROVE, STATION AVENUE, EARSWICK—LABOURERS' COTTAGES.
Rent per week, 4/6 for 5 rooms.

Wildau Garden Village (near Berlin).

Showing houses surrounded by gardens instead of macadam. Note however the unnecessarily 'heavy' type of building. Cost £119 per room inclusive.

One of the Groups—Schwartzkopff's Works, Wildau, Germany

General View—Wildau Model Garden Village.

SITE PLANNING.

A proper system of Site Planning will do a great deal in helping to solve the question. Given the necessary alterations in the bye-laws they will enable the ground to be so planned as to secure the maximum of open space with the minimum of macadamised road surface, while permitting the erection of an equal number of houses with the most diversified types of open spaces in connection therewith. An excellent example of the way in which the same area can be planned in the two different methods above described is to be found on the adjoining page, where there is first shown an estate of $4\frac{3}{4}$ acres planned in the usual way, with all the buildings abutting and fronting directly on 1,555 feet of rectilinear roads and providing for 75 houses, with no open spaces except the back gardens and a small strip of front garden. Secondly, there is shown the same estate with only 1,130 feet of curved roads, and the same number of houses and buildings arranged in crescents, quadrangles, or other forms, round open spaces abutting on the roads In the one case the owner would have to pay, on the average, for 20 feet of road frontage half-way across the street in respect of each house, whereas in the second case the average road frontage would only be 15 feet per house or a reduction of 25 per cent. in cost, not to speak of the vastly improved appearance of the estate. In any case it is to be hoped that the old style of fronting every house on and parallel with the street will be departed from more frequently than it is at present. A multiplication of areas arranged like that under consideration or like that of the Leigh estate of the Kent Cottage Company, would materially reduce the cost of road-making, sewer construction, and other items of site development.

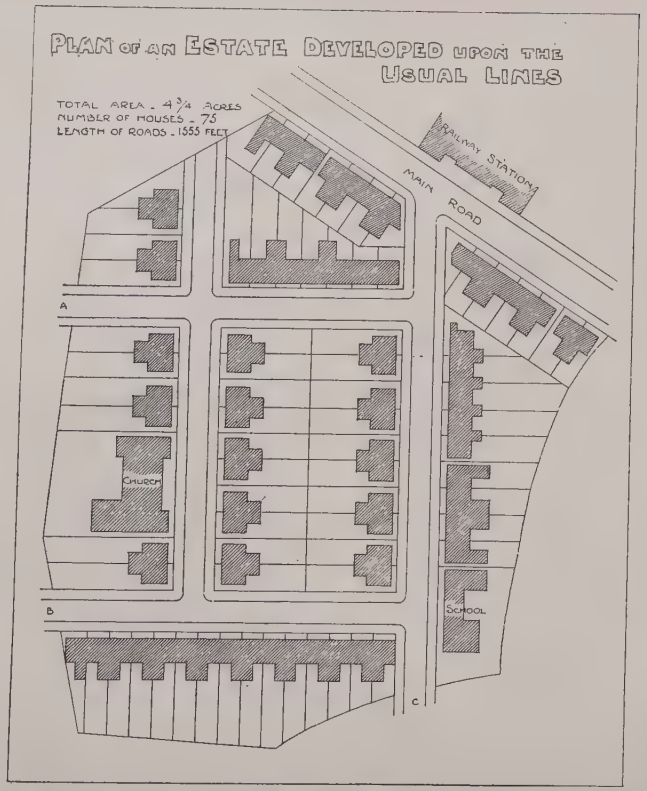
Another method is that adopted on the model workmen's colony of L. Schwartzkopff's engineering firm, at Wildau, a few miles outside Berlin. Here the dwellings are built in short terraces at right angles to the road, and surrounded by gardens, the immediate approach to each terrace being a simple pathway no wider than a country lane.

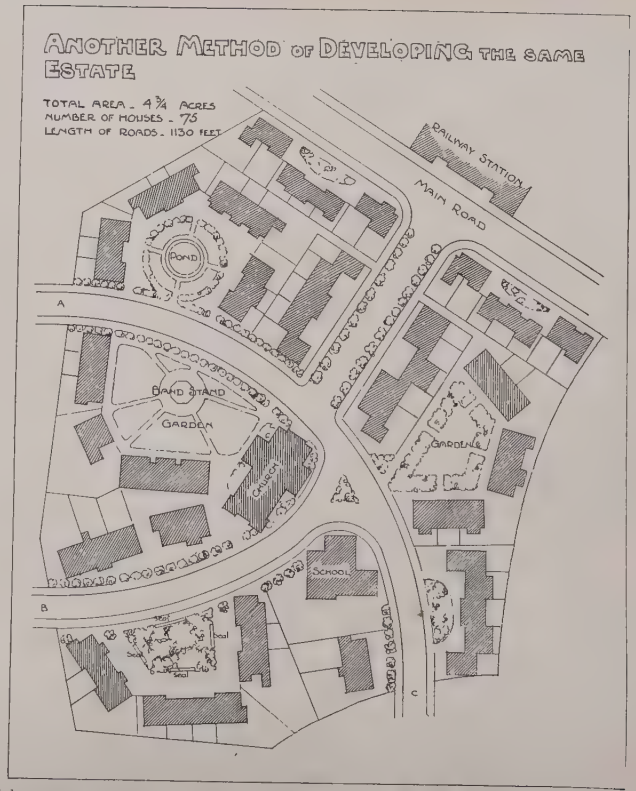
The firm purchased about $11\frac{3}{4}$ acres of land for £1,750, and during the years 1900-6 built on it 76 houses somewhat similar to those on the illustrations, each containing four dwellings.

They comprise 255 dwellings with two rooms at 5/- per week, and 26 dwellings with four rooms at 8/8 per week. The cost of building was £73,250, or £119 per room.

The Kent Cottage Company at Leigh has some 32 dwellings arranged in a kind of quadrangle, round a central green and approached by a simple road, costing only about £80.

A striking proof of the need for revision of the bye-laws in this respect is to be found in the fact that Hampstead Garden Suburb Trust, who desired to imitate the above-named examples and develop their estate of some 240 acres on these lines, actually found it necessary to go to Parliament and get a special Act passed enabling them to vary the provisions of the bye-laws of the Hendon Urban District Council as to the construction of new streets.





Economy in Site Planning with greater diversity of open space and better æsthetic effect, shorter roads but same number of houses.

The Two Methods of Planning.
(By kind permission of Garden City Association.)

Site Plan Ealing Tenants.

Site Plan of Estate of 31 acres for Ealing Tenants Limited. The black rectangles indicate the houses and other buildings which border on a proposed tree lined avenue and other streets. The darkly shaded areas are recreation grounds. The shops and public buildings are grouped together near the centre of the main avenue.

The development of the Ealing Tenants' new estate of 31 acres has been crippled in several most valuable features by the stereotyped rigidity of the street bye-laws. Although the area has been admirably planned, and the number of houses to be built limited to 13 per acre, the same hard and fast rules have to be applied to the new streets as are enforced on the most overcrowded and "jerry-planned" estate permitted by law to exist.

Limitation of Rooms per Acre.—This brings up the question of the limitation of the intensive use of land for building purposes. It is now notorious that where law and practice permit of the largest possible number of rooms to be erected on a given area of land, the price of such land and the adjoining areas is forced up to a high figure far above its normal value. The price of land per *square yard* in the suburbs of Manchester and Liverpool, where dwellings are of two stories, is no higher than the price of land per *square foot* in the suburbs of Glasgow and Edinburgh, where block dwellings and tenement dwellings are the rule. Hence a vicious circle is set up. Intensive use of land forces up the price, and high prices call for the intensive use of land. The proposal in some quarters to limit the number of *houses* to the acre would be of little value in the long run, because houses may be of any size. It is necessary, therefore, to graduate each town area into building districts, and prescribe a maximum number of *rooms* per acre, varying with the situation of the land, its cost, and its distance from the centre.

In Manchester the building bye-laws have been under consideration for nearly two years by the Improvements Committee, and in their modified form have been sent to the Local Government Board for approval. Among the new proposals are the following :—

Open spaces to be provided with each dwelling-house, so that including the site and half the width of the adjoining streets co-extensive with each dwelling-house, there shall be an aggregate area of not less than 150 square yards if within a radius of one mile and a half from Manchester Town Hall, and beyond that zone 200 square yards.

It is not yet known whether the Local Government Board will sanction this bye-law.

The drawback to this method of securing adequate open space is that it tends to make all gardens uniform in size, and prevents that variety in form, distribution, and size of open spaces that is so desirable from both a practical and an aesthetic point of view.

Some of the best examples of site-planning are to be found on the estates of the various Co partnership Housing Societies, the advantages of which, in developing a proper system of site-planning, are thus described by Mr. Raymond Unwin :—

"There are certain advantages in very large gardens and the ownership of a very wide area of land. These advantages, in the nature of the case, can only be enjoyed individually by a very few rich folk, but by the introduction of Co-partnership in housing it is possible for great numbers of people living in quite small cottages to enjoy a share of nearly all these advantages, and the architect must specially rejoice in every scheme which will enable him to deal comprehensively with residential areas and particularly with areas devoted to the smaller class of house and cottage."

Advantage may be taken of spots of interest or beauty on the ground. *Houses may be grouped* around these spots, around open greens ; or in many other such ways may be arranged to take advantage of aspect and outlook by departing a little from the usual regular plot ; and in addition to sharing the responsibilities and profits of house owning, it becomes easy to arrange for the tenants to share also the enjoyment of open spaces, tennis lawns, play grounds for children, and particularly beautiful spots or views which could not be secured to a series of detached individuals.

Not only so, but the whole spirit of co-partnership suggests the grouping of buildings, and those whose requirements or whose income cause them to want quite small houses need not necessarily be banished into back streets, but houses of different sizes can be grouped together, thus introducing variety of treatment of the buildings and giving the architect an opportunity to design picturesque groups such as adorn our old village streets where we always find a most complete admixture of the different sizes of house, the larger houses of the doctor, the maltster, or the retired storekeeper being intermixed and even joined on to the smaller houses of the village wheelwright and smith, or the tiny cottage of the shepherd or the ploughman.

As these bodies correspond very largely to what are called on the Continent "Societies of Public Utility," a few words as to their respective methods, work, and functions may be useful.

SOCIETIES OF PUBLIC UTILITY.

Combination of Public and Private Enterprise.

The function of these societies abroad is mainly to do the building of new houses on "public-spirited" lines in cases where the financial resources, administrative restrictions, or other limitations of the municipality render it difficult or undesirable to undertake the erection of the dwellings. They effect their maximum of efficiency when building on land leased to them by the municipality, but they do not confine their operations to such sites, and they often become freeholders of both land and houses.

In any case they play an important part in town development abroad, and are probably destined to extend largely in this country in the future.

There were 715 of such societies in Germany in April, 1906, to which the Imperial and National Exchequers had lent 60,000,000 marks, while the National Insurance Institutions had lent 100,000,000 marks, or a total of £8,500,000 from public funds. This total had advanced in 1907 to over £10,000,000.

The conditions for receiving help from the community are that they should be bound in their articles of association :—

1. To seek the main object of providing in houses built or bought by them, wholesome and suitably arranged dwellings for families of the working classes at low rents.

2. That the dividends payable to the members be restricted to not more than 4 per cent. on the amount of their shares.

3. That in case of liquidation not more than the nominal amount of the shares be payable to the shareholders, any surplus being used for public purposes.

The chief ways in which towns can help such societies are:

1. By providing them with sites at a low charge and allowing delay in the payments for the same.

2. By placing at the disposal of the societies without charge the co-operation of the building officials of the town.

3. By remitting in their favour part or the whole of the cost of streets and sewers, or by deferring for a considerable time payment of the costs of making the same.

4. By taking some of the shares of the societies or *guaranteeing the interest* on their bonds.

5. By helping them to obtain loans cheaply and for extended periods.

6. By acting as intermediary and guarantor in connection with loans from the Government and the Insurance institutions.

DEVELOPMENT OF CO-PARTNERSHIP HOUSING.

The first society that attempted to establish a truly co-operative system of owning houses was the *Tenant Co-operators Limited*, formed in 1888 by the late Edward Vansittart Neale and others. The society acquired five estates, and has now property which cost £28,600. In addition to paying all expenses, including four per cent. on capital and providing a reserve, dividends of 9d. to 2s. 6d. in the £ on the rent have been placed to the loan and share accounts of the tenant members.

The Ealing Tenants Limited (page 183 Handbook) based their society on the principles of the Tenant Co-operators' Society, modified however so as to make the society more thoroughly co-operative in the sense of springing from and relying upon those who were to benefit by it. The means were

(1) To confine operations to a limited area, so that all the tenants of the society might be neighbours who could know one another and act together.

(2) To require of each tenant, as far as possible, that in making himself a member he should be responsible for a substantial sum in the share capital—say £50.

At the end of June, 1907, this society had grown till its property stood at £62,000, including 120 houses and an estate of 32 acres still unbuilt upon. The active local life among its tenants, and their great interest in the society, are most noteworthy. An excellent social club and institute has been established, where lectures, debates, concerts, games, dances, and other social meetings are held.

A boys' club, a ladies' sewing circle, a tennis club and a cricket club are also in existence. The Ealing Tenants have now been followed by quite a little crowd of societies on even better initial lines.

In 1905 the Co-partnership Housing Council was formed as a propagandist and advisory body to promote and guide these societies, so that considerations of site planning, proper grouping, with healthy and artistic construction, have now greater weight than in the earlier days.

In addition to this a federation (The Co-partnership Tenants Ltd.) has been formed, in 1907, for business purposes, and especially to facilitate the raising of capital.

It is during the last three years that the various societies have begun to do their work on the most useful lines.

The methods adopted by these societies are briefly as follows :—

(*a*) To secure suitable building land around a city or an industrial town, and plan the same as regards roads, number of houses to the acre, open spaces, and arrangement of buildings so as to ensure for all time healthy and cheerful houses and surroundings for the tenants.

(*b*) To erect substantially-built houses, provided with good sanitary and other arrangements for the convenience of tenants.

(*c*) To let the houses at rents which will pay a moderate rate of interest on capital (at present 5 per cent on shares, and 4 per cent on loan stock), and meet working expenses, repairs, depreciation, etc., and to divide the surplus profits among the Tenant-Members, in proportion to the rents paid by them.

Each tenant-member's share of profits is credited to him in shares until his share capital equals the value of the house in which he lives, *when it is paid in cash.*

The following table shows the *progress of the societies* in existence at Midsummer, 1907 :—

Name of Society.	Date Formed	Number of Members.	Number of Houses.	Capital at Start.	Present Share Capital.	Loan Stock.	Value of Property.
				£	£	£	£
Tenant Co-operators	1888	320	122	500	5,286	9,030	28,680
Ealing Tenants	1901	182	120	300	8,926	13,935	62,000
Sevenoaks Tenants	1903	57	53	700	1,200	3,500	13,500
Leicester Tenants ...	1903	40	...	390	520	250	...
Garden City Tenants	1905	120	174	600	6,126	16,504	39,000
Bournville Tenants	1906	66	20	...	2,271	1,165	4,000
Manchester Tenants	1906	30	...	...	2,060	670	...
Hampstead Tenants	1907	139	10	...	2,693	...	...

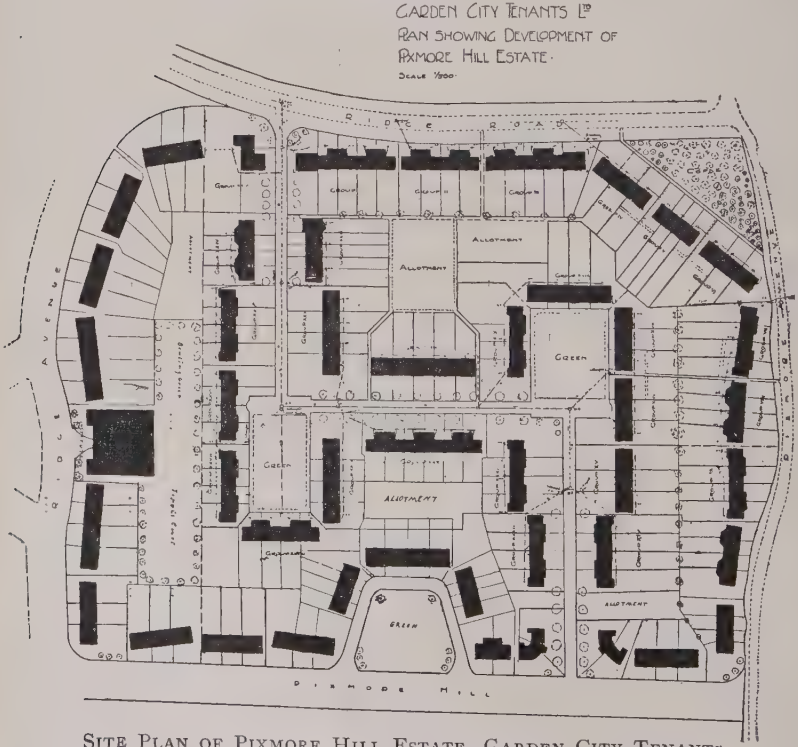
The following details as to sites, rents, cost of building and roads are not as full as in the case of municipal dwellings, but have been derived from such statistics as were available :

Name and Situation of Estates.	Number of Houses.	Rooms in each.	Weekly Rents.	Cost of Building	Area of Sites.	Cost of Sites.	Cost of Roads, Sewers, etc.
EALING TENANTS—	8	four	9/6 to 20/-	5½ per foot cube	16½ by 120 ft. or 220 square yards per cottage.	£60 per plot	Included in cost of site
Woodfield Road	46	five					
	55	six					
	2	seven		£360 per house			
	1	eight					
SEVENOAKS TENANTS—							
S. Botolph's Avenue... ...	25	six	8/9 to 12/-	£6,000	1⅘ acres	£700	£500
Holyoake Terrace	34 In course of erection.	five	6/6 to 7/6	£3,700 (part only).	2¾ acres	£1,450	£400
GARDEN CITY TENANTS— (Letchworth, Herts)							
Eastholm Green, Norton Way, N.	14	*5 to 9 & bath	5/9 to 15/6	£6,000	6½ acres	Ground rent £5 to £15 per acre	7/- per lineal yard of road for small side or approach roads only.
Westholm Green, Norton Way, N.	32	*4 to 7 & bath	5/9 to 9/6	£9,000	6 acres		
Bird's Hill	70	*4 to 10 & bath	4/9 to 15/-	£19,000	7 acres		
Pixmore Hill	168 projected 70 erected	*4 to 7 & bath	4/6 to about 8/-	...	14 acres		
Various	23	*4 to 12 & bath	3/9 to 25/-	£3,500	...		

Tenants pay all rates and taxes.

*Bath in scullery.

Site Plan of Birds Hill, Letchworth, Garden City Tenants.
Area 7 acres 0 roods 25 poles—seventy houses.



Site Plan of Pixmore Hill Estate, Garden City Tenants.
Area 13 acres 3 roods 29 poles—168 houses.

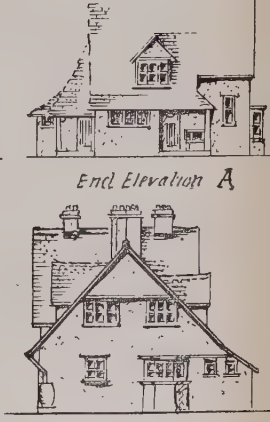
Co-partnership Housing.

Scale 1/32 inch = 1 foot

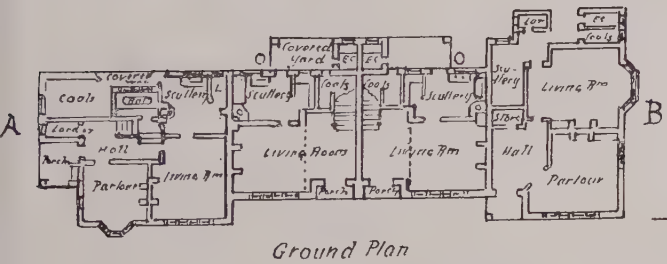
Front Elevation

End Elevation A

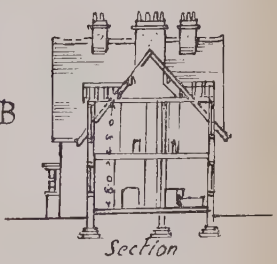
Back Elevation



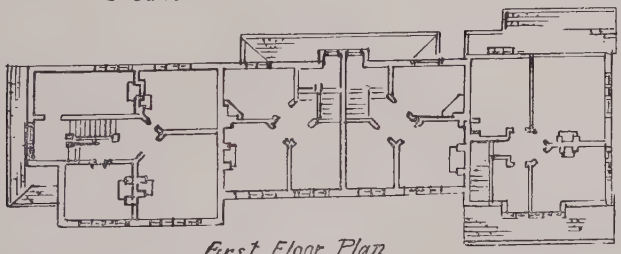
End Elevation B



Ground Plan



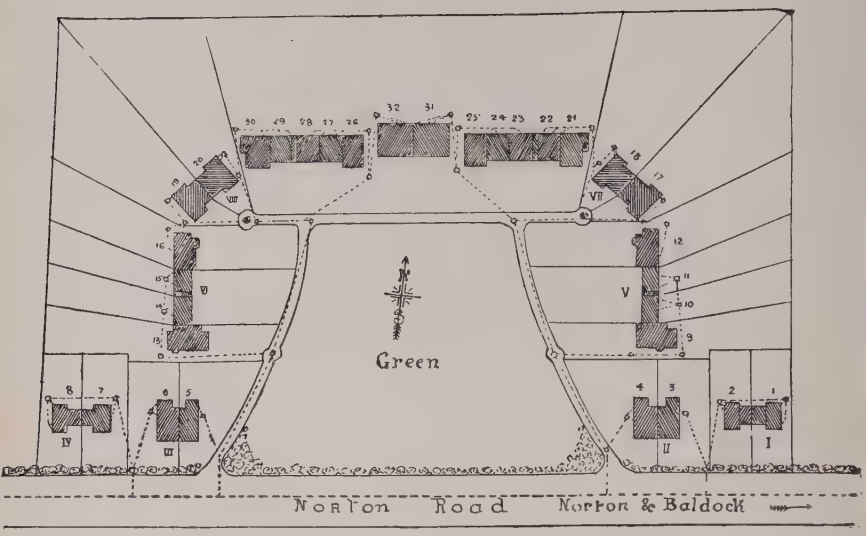
Section



First Floor Plan

COTTAGES ON BIRDS HILL, GARDEN CITY TENANTS.

Site Plan, Westholm Green.



Site Plan of Westholm Green, Letchworth, Garden City Tenants.
Area 5 acres 3 roods 29 poles—thirty-two houses.

Sites have been acquired for development on similar lines as follows:

Ealing.—Thirty-eight acres, on which about 500 houses will be erected.

Garden City Tenants.—Thirty-four acres, upon which 300 houses are being erected, and will be completed at the end of this year. Further land is being secured.

Sevenoaks.—Five and a half acres, on which 60 houses are being erected.

Bournville Tenants.—Twenty acres, on which about 200 houses will be erected, and the Society has an option of further land.

Hampstead Tenants.—Forty acres, on which about 480 houses will be erected.

Fallings Park Tenants, Wolverhampton.—Twenty acres, on which about 240 houses will be erected.

Oldham are acquiring land and will build at the rate of 10 houses per acre.

Manchester.—Eleven acres, on which 130 houses are to be erected.

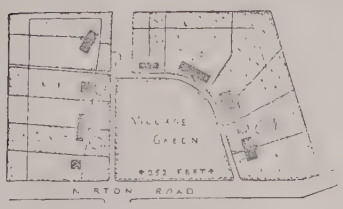
Leicester (Anchor).—Fifty acres, on which 500 houses are to be erected.

A Society is being formed at Warrington to take up 42 acres, and erect 500 houses. Also at Harborne, Birmingham, to take up 53 acres and erect about 530 houses. Other societies are in course of formation at Beacon Hill, Bromley, Brighton, Berkhampstead, Cardiff, Hindhead, Oxford and Swansea.

HOW TO FORM A SOCIETY.

The order of progress is as follows: First obtain your society, then your capital, then your land, and then your houses. In every town there are a few men and women who would like houses with large gardens at a fixed reasonable rent, undisturbed possession, pleasant surroundings, and the means of accumulating property to stand in good stead in later years. They meet together as a group to talk over matters, and quickly discover that instead of being bound to consider single 20 foot frontages at high prices, as they would acting individually, they can talk of buying or leasing an estate of five or six acres at a materially reduced wholesale price. Even if the land costs £400 per acre, they can secure a plot of land with 400 square yards for less than £2 per house per annum. Having decided to make discreet enquiries through a representative, they meantime spend two or three pounds for books of rules, application forms, minute book, stationery, etc., with the help of the Co-partnership Council (6, Bloomsbury Square, W.C.), who will advise as to the registration of the society when *eight members* each taking one share are ready to sign the rules for registration. These eight members generally constitute the provisional committee of management till the society is registered, when they retire and a full list of officials—president, secretaries, treasurer, committee, auditors, etc., are appointed in accordance with the rules. The shares are recommended to be of the value of £10, and can be paid up by instalments. The next step is to select a secretary and a registered office and to draw up a prospectus, which should include a plan and full description of the estate if one has been secured.

The most vital part of the work is the planning of the estate and the choice of a suitable architect to advise the Plans Committee as to the building, which should in all cases be so controlled as to harmonise with the general scheme. If building is done by direct labour a saving of 10 to 15 per cent. may be effected by securing a good manager, who should be in close touch with a specially appointed Works Committee. There should also be a Finance Committee and possibly an organising secretary for the purpose of raising capital. The accounts should be audited by a respectable and trusty firm of chartered accountants, and rigidly scrutinised by the Finance Committee, so as to give every pledge of credit to the outside public as well as the shareholders.



Plan showing arrangement of Houses round Common Green.

Pair of £150 Cottages Exhibited by Co-partnership Tenants' Housing Council, Cheap Cottages Exhibition, 1905.

SITE PLAN OF EASTHOLM GREEN, LETCHWORTH, GARDEN CITY TENANTS.
Area 6 acres 2 roods 11 poles—fourteen houses.

CHAPTER X.

GARDEN CITIES AND GARDEN VILLAGES.

GARDEN CITY (Letchworth, Herts.)

Municipalities are provided with an excellent experimental area for object lessons in Town Planning and Site Planning schemes at Garden City (Letchworth), where public land ownership, planning of main roads and side roads, the formation of agricultural belts, the division of land into manufacturing, trading, and residential districts, the reservation of open spaces, new types of roads and grouping of houses, and the leasing of land to those representing varied forms of building enterprise, are all to be found more or less exemplified. It is true that the means of communication at present leave much to be desired, and this is one of the greatest drawbacks to the rapid development of the new city, but the earliest and most elementary stages of town development can be studied here with considerable advantage.

A brief account of the principles, plans and ideas underlying the Garden City movement is contained in pp. 186-190 of the Housing Handbook, and it will be interesting to compare this with the actual work carried out so far in the establishment of the first Garden City between Hitchin and Baldock.

This experiment already has a literature of its own, and it will only be possible here to give a skeleton outline of the main features of the new city.

In 1903 First Garden City Ltd. was registered under the Companies Acts. Capital £300,000 in £5 shares, limited to a cumulated dividend of 5 per cent. per annum ; *all further profits to be devoted to the benefits of the town and its inhabitants.* The head office is at Letchworth, Herts.

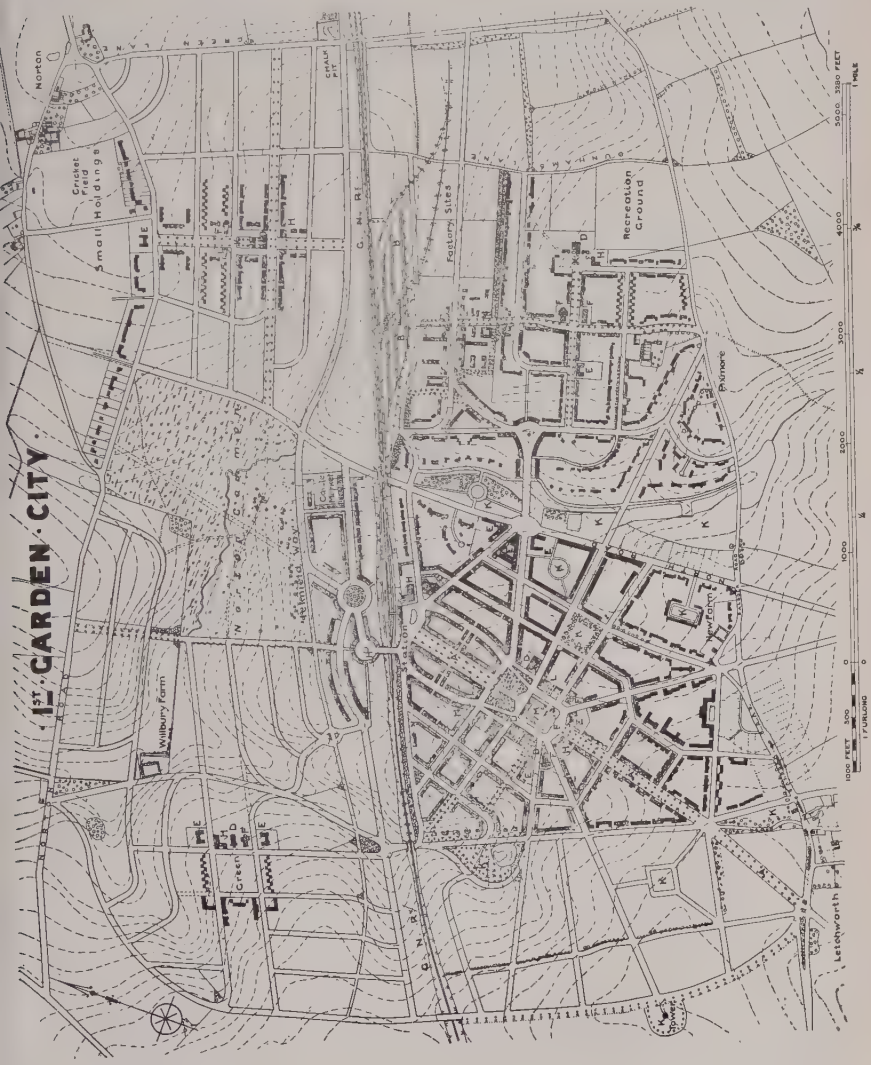
The site was bought from several owners and formed into a compact estate, the shape of an egg, measuring three miles from north to south, and two-and-a-half miles from east to west, having an average altitude of 300 feet, and containing 3,800 acres, the original cost being £40 per acre. It is 34 miles from London (Kings Cross), or 40 minutes by train, and 1½ miles from Hitchin.

The subsoil is chalk, the upper part being sandy loam ; in some parts clay, with beds of sand and gravel. The soil is specially suitable for flower culture, and a thousand varieties of herbaceous perennials are being planted in various reserved plots and other unoccupied spaces, while 250 varieties of trees and shrubs have been planted as well.

There are two main divisions—the Town Area of 1,200 acres which occupies the centre, and the Agricultural Belt of 2,600 acres, which surrounds it. The Great Northern Railway to Cambridge runs through the middle of the estate, where a temporary station has been made.

The Plan of the Town Area is shown herewith. Existing country roads, commons, parks, plantations, trees, and other features of natural beauty have been preserved and worked into the plan with due regard to the natural contour of the land. The following districts have taken shape already.

Central Square.—South of the railway, with roads of ample width radiating from it in all directions, so as to give easy access to all parts of the city, and to afford glimpses of the open country from the centre.



Cottage Exhibition Areas.—The 85 cottages, built in 1905, are north of the railway, between the station and Icknield Way. The 52 cottages, built in 1907, are south of the station and west of Norton Way.

Cottage Estates.—The Garden City Tenants have built on sites as follows:—Bird's Hill 70 cottages, and Pixmore Hill 168 cottages (in course of erection), both south of the railway and east of Norton Way. Eastholm Green 14 cottages, and Westholm Green 32 cottages, adjoining each other to the north-east of Norton Common.

Factory Area.—The factory sites are grouped together on the eastern portion of the estate adjoining the southern side of the railway and screened from the residential and shopping areas by a hill and belt of trees. The following firms have taken sites and nearly all have built factories and are at work:—

Asphalte Manufacturers—Vickers and Field.
Bookbinders—W. H. Smith and Son.
Engineers—Heatly-Gresham Engineering Co.
Geyser Manufacturers.—G. Ewart and Sons.
Mineral Water Manufacturers—Idris and Co.
Photo Paper Manufacturers—The Standard Co.
Printers—Garden City Press.
Arden Press.
Wheeler, Odell and Co.
Publishers—J. M. Dent and Co.
Swiss Embroidery—The Garden City Embroidery Co.

Open Spaces.—Two hundred acres have been set aside for this purpose, in addition to the agricultural belt and many small greens in various parts of the estate. The chief spaces are: Norton Common, 70 acres, two minutes north of station; Howard Park, south of railway and east of Norton Way; Letchworth Park, 62 acres, south-west corner of the estate.

Villages.—The estate includes the whole of the parishes of Letchworth and Norton, and parts of Willian, Great Wymondley, Baldock, Radwell, and Stotfold. The first three are about to be combined into a new civil parish with a Parish Council.

Roads.—In all the $7\frac{3}{4}$ miles of roads made by the company up to 1907 ample provision has been made for future widening, and all are planted with different varieties of trees, including pear trees, as in many Continental towns. The principal road will be Main Avenue, 100 to 150 feet wide, from Letchworth Park through Central Square to the Railway.

Electricity is at present to be supplied only in the business area, the prices being 1d. per unit for power and 2d. per unit for lighting purposes.

Gasworks are beyond the factories, and screened by trees. They can produce 20,000,000 cubic feet per annum, and about 500 houses are already connected.

Sewage.—Ten miles of sewers have been laid, and the sewage gravitates to a low-lying area on the west of the estate, where it is treated by broad irrigation.

Waterworks.—The water is raised from a borehole near Dunham's Lane, Baldock road, 220 feet deep, protected by steel tubing, and is pumped to a reservoir, with a capacity of 250,000 gallons, on the Weston Hills, 480 feet high, thus giving 160 feet head to any building part of the estate. The cost of the works, including 16 miles of mains, and a supply to provide for 6,000 people, was £16,500. The company supplies 30,000 gallons daily to the Baldock Urban District Council.

Land Tenure.—Leases for building land are granted for 99 years at a fixed ground rent, with an option of renewal at a rent to be agreed upon by independent valuation, irrespective of the value of buildings erected thereon. Hence, the reversion of the lessees' and tenants' improvements will go to the community as a whole, and not to private individuals.

Rents.—Land for cottages and residences varies from £15 to £25 per acre according to situation, so that the ground rent of cottages *in the town area* can be had from 25/- upwards. Rent is only charged on the *net amount of land* occupied, and not into the centre of the roadway, and generally covers all costs of road construction and laying of sewer, gas, and water mains. As the cost of highways and open spaces falls on the company, these rents compare very favourably with similar districts elsewhere.

Rates.—The county and local rates average about 2/6 in the £, including poor and education rates, and though they will probably soon be 3/-, they will always remain low because many expenses charged by the local authorities on the ratepayers, are being, and will be, defrayed by the Garden City Company from the rents.

Bye-laws.—The building bye-laws adopted by the company are framed on the model bye-laws of the Local Government Board with certain modifications, but embodying those of the Hitchin Rural District Council.

Small Holdings.—Some 420 acres of land on the agricultural belt have already been let for this purpose. Two societies, the Norton Small Holders Ltd. and the Co-operative Small Holdings Ltd., containing 42 small holders, have been formed to develop the holdings north of Norton Common and to deal with the distribution and sale of produce.

Societies.—No less than sixty societies and associations of various kinds have been formed to minister to the commercial, educational, political, religious, and social needs of the inhabitants.

Population.—In 1907 the population was about 4,000, as compared with 400 three-and-a-half years before, when the estate was bought. The ultimate population is intended to be 30,000 on the town area, or 23 persons per acre, and 5,000 on the agricultural belt.

Vital Statistics.—Average of seven years: Birth rate 24 per 1,000; death rate under 13 per 1,000; infant mortality 93 per 1,000 births; epidemic death rate 1·0, diarrhœa 0·6, cancer 0·8, phthisis 0·5 per 1,000. Nearly half the deaths have been in persons over 65 years of age.

General Information.—There are six churches on the estate, viz, the three old parish churches of Letchworth, Norton, and Willian, to which are now added the Free Church in Norton Way, the Society of Friends' meeting house, and Howard Hall. An "open air school" costing £20,000 has been built by Miss Lawrence in the shape of a building freely exposed to light and air, and apparently intended to serve the purposes of a monastery, convent, college, church, lecture hall, and convalescent home rolled into one.

The following statistics as to the position at Midsummer, 1907, may be of interest:—

Total area 3,818: Town area 1,200; agricultural belt 2,618.

Expenditure £286,474, viz.: Capital subscribed £154,000; mortgage £83,697; debentures, etc., £48,777. Houses 860. Population 4,000.

Subsidiary Companies.—The chief of these are various building societies and associations, such as Garden City Tenants (who pay 5 per cent. on shares and 4 per cent. on loan stock), Garden City Share Purchase Society, and Letchworth Cottages and Buildings Ltd.

Architectural Features.—The dwellings so far erected consist to such a great extent of cottages and small villa residences, that it is unreasonable to expect any imposing architectural effects at this stage of the City's growth. An effort has been made however, to give an air of brightness, colour, lightness, warmth, and variety to these small dwellings by the free use of red tiles, expansive steep pitched roofs and gables, dormer windows, rough cast and whitewashed walls, and green painted woodwork, casement windows, grouping of dwellings and other features foreign to the construction of those solid stodgy rows of small villas with stone-framed bay windows, smoky red or dirty yellow walls projecting in ugly bars through monotonous areas of gloomy coloured slate roofs, so dear to the heart of the practical man who has been building our suburbs so substantially—and hideously—for years.

Another excellent feature in Garden City, praised by some but condemned by most of the "practical" men, is the practice of grouping the dwellings to get a sunny aspect for each, and as far as possible to prevent the creation of that back yard of hoary suburban tradition, which so often becomes a storehouse of rubbish and refuse to greet the eyes and mislead the judgment of the intelligent foreigner who sees it from the railway train.

Some Criticisms.—It is these new and valuable features that are mainly chosen as the subject of attacks freely made in some quarters that Garden City "has succumbed to the craze for mediævalism, and sacrificed comfort and convenience in the dwellings for artistic effects and hygienic fads."

In certain instances, as must necessarily happen, the criticisms are just. In some cases the placing of the houses so as to secure outlook and sunshine has not been managed without some loss of privacy and orderliness of arrangement which might otherwise have been secured. In the early days a good deal of freedom was given to individuals in the large plots at Letchworth to place their houses so as to get the utmost out of their site, and occasionally the freedom was abused and the general effect of the whole not sufficiently considered by the individuals building.

There is no rule at Letchworth in favour of casement windows in preference to sash windows, but the former have been largely adopted, although some persons complain that "they tend to act as a kind of wind trap, encouraging the entrance of dust and rain, and therefore, often kept permanently closed." The sash window, however, requires much greater stiffness and symmetry of design than most of the people doing cottage plans at Letchworth would like to use, and hence casement windows are adopted as more suitable for the particular design, and more easy for unskilled designers to manipulate, and a very large proportion of the houses at Letchworth are designed by builders and men who have not had much architectural training.

The real explanation of many of these adverse opinions doubtless is that so many people have gained their experience and architectural education in our nineteenth century "bye-law-made" domestic architecture that, "like the dyer's hand subdued to what it works in," they have

formed their tastes and opinions upon it as the standard and ideal. But Garden City in the main is doing a most valuable work for the nation and indeed for all nations. There have been mistakes and departures from the early ideals, but there is ample time and opportunity to remedy these. The original capital was too small for such a big undertaking, but if only a satisfactory supply of cottages could be secured there is no doubt that the commercial success of the undertaking would at once be an accomplished fact. The marvel is not that mistakes have been made and that difficulties have still to be overcome, but rather that in so short a space of time so much has been accomplished in a period of national depression, and that success is only a question of time and money.

GARDEN VILLAGES AND SUBURBS.

In the planning of suburbs or villages the lessons of Earswick, Port Sunlight, and Bournville and the proposals of the Hampstead Suburb Trust will be most instructive. Port Sunlight and Bournville are described in the Housing Handbook pp. 194-200, and only a few brief notes are given here to bring the facts and figures up to date.

Port Sunlight.—Some interesting facts and figures as to child life are given in Chapter I, and to these may be added that the birth-rate of the village for the past seven years has averaged 45·6 per 1,000, and the death-rate only 9·8 per 1,000.

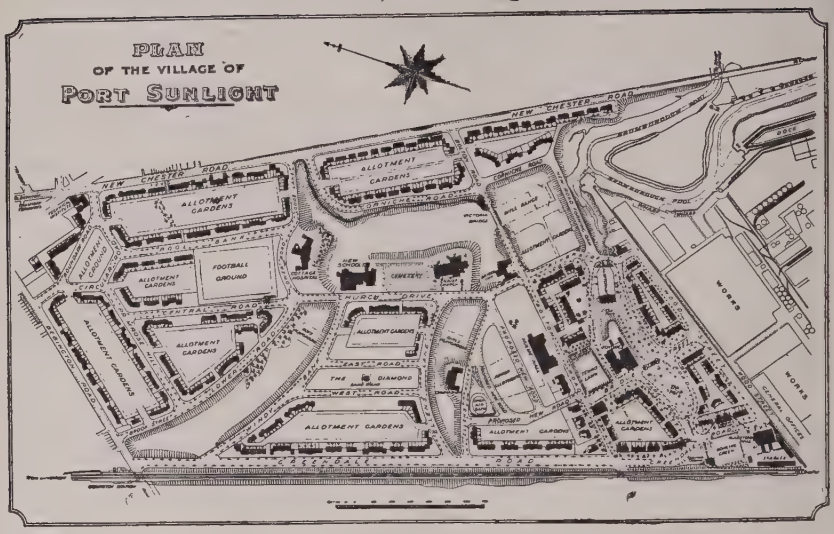
The gymnasium is most successful, and on the occasion of the visit of the International Housing Congress to the village in August, 1907, an admirable display by the children was intensely appreciated by the 300 delegates from foreign countries who were privileged to visit the village. Indeed nothing is more striking in the village than the care and interest manifested towards the children and the happy results that have followed.

Christ Church was completed in 1904.

The Lever Free Library and Museum, with 4,000 volumes, and the Technical Institute containing a lecture hall and well-fitted classrooms, are comparatively recent additions to the village. Mr. Lever has found that the practice of doing all repairs for the tenants at the cost of the estate has been economically and otherwise unsound, for it has discouraged self-help in small matters, and increased what would normally be rather heavy repairs account by all sorts of vexatious little jobs being put in the hands of the estate workmen.

Bridge Inn was originally conducted on temperance principles, but a six days' license has recently been granted to a Public House Trust Company as the result of an application made after applying the principle of local option. Mr. Lever stipulated for a three-fourths majority, and after every man and woman resident in the village had been given an opportunity of expressing an opinion, the result was *for* the license 472; *against* 120. Those responsible for the good government and management of the village have assured the writer that the change has been beneficial rather than otherwise to the social and moral well-being of the inhabitants.

Site Plan, Port Sunlight.



Mr. Lever estimates that with the land at the purchase price of 1890, one acre cost £249, *i.e.* about 1/- per square yard, and as there are 10 cottages to the acre, every cottage takes up a space worth £24. The average cost of building, etc., being £330 per cottage, the capital sunk in a house amounts to £354. With interest at 3 per cent. and ½ per cent. for depreciation, the cost price per cottage represents a weekly rent of 4/9, and will reach 8/- when repairs and other expenses are added. The actual rent paid for such a cottage being probably under 5/- per week, the balance is met by the application of part of the profits of the business for this purpose. In this way some £17,500 a year, or £8 each in respect of the 2,200 workmen and girls resident in the village is paid by the firm.

Bournville Village.—The following statistics may be interesting:

Number of houses in village	569
Houses adjoining village, belonging to Messrs. Cadbury Bros., Ltd.	22
Houses adjoining village, belonging to Alms house Trust	39
Total	630

Population 3,000. The majority work outside Bournville.

Area of estate 502 acres; of this only about 100 acres have been developed for building. The lowest rents are 4/6 per week.

There are 21 houses let at rents under 5/- per week.

" 59 " " of 5/- "

" 123 " " from 5/3 to 6/- per week.

" 83 " " " 6/3 to 7/- "

These rents do not include rates. There are also several larger houses at higher rents.

The smallest house is now of a different type altogether.

There are now bathrooms in the moderate sized houses, and in the smaller ones cabinet baths.

The vital statistics are :—

Death rate per 1,000. Average for four years ending 1905 :

Bournville 7·3. Urban District 10·5. England and Wales 15·7.

Infantile mortality per 1,000 live births. Average for four years ending 1905 :

Bournville 72·5. Urban District 100·0. England and Wales 134·7.

There are now two children's playgrounds ; Stocks Wood is now known as Camp Wood, being near the site of an old camp.

Six new shops and a post office were opened early in 1906.

As a result of continued garden tests, the produce per garden per week is now given as 1/10 per week.

Owing to the buiding up of vacant sites, the number of allotments has been reduced below 100.

The flower show entries for 1906 were 1,210.

The Tenants' Committee is now known as the Village Council.

There are now in the village the following public buildings :— Village Meeting House, Ruskin Hall, Day School.

The total value of Mr. Cadbury's gifts up to date may be fairly stated at £225,000. This figure includes cost of schools, meeting house, and a considerable portion of the cost of Ruskin Hall. A further gift of £6,000 was received in 1905 from a gentleman who insisted upon remaining anonymous.

The gross revenue of the Trust may now be stated at about £9,000 per annum.

Bournville Tenants.—Mr. Cadbury inclines strongly to a policy of municipal land purchase with the idea of leasing land for building under proper restrictions. He has therefore done everything in his power to encourage the development of the Bournville Tenants' Co-partnership Housing Society to lease some of his land largely as an object lesson for a similar combination between municipalities and societies of public utility, such as the above-named society and others of the co-partnership type may rightly claim to be.

The terms offered are as follows :—

Lease for 99 years at £11 10s. per acre, with option of renewal at the end of every 99 years at revised ground rents on the expiration of the terms ; the houses built thus never pass into the possession of the landlord. The land to be taken in blocks of 5 acres as required. One acre added rent free for open spaces for every 9 acres taken by the society. The streets also to be wide and planted with trees. Not more than 11 houses to be built to the net acre. Workshops allowed if kept to separate area. All plans to be sanctioned by the Trust. No licensed houses to be allowed.

If the total sum of £21,000 be subscribed from other sources, Mr. Cadbury will invest on loan £7,000, so making it up to £28,000, and the same in proportion for any smaller amount. This loan is repayable at the option of the society, when it will again come into the hands of the Trust to assist in the formation of similar undertakings. Dividends on share capital are to be limited to 5 per cent., and on loan stock to 4 per cent.

EARSWICK MODEL VILLAGE.

The Joseph Rowntree Village Trust.

Within a short distance of York a garden village is in course of erection. The village had its genesis in the desire of Mr. Joseph Rowntree to make a practical contribution to the housing question. With this end in view he founded a Trust in December, 1904, of which the following clause is vital to the appreciation of the experiment :—

> The object of the said Trust shall be the improvement of the condition of the working classes (which expression shall in these presents include not only artisans and mechanics but also shop assistants and clerks, and all persons who earn their living wholly or partially, or earn a small income by the work of their hands or their minds and further include persons having small incomes derived from invested capital, pensions or other sources), in and around the City of York and elsewhere in Great Britain and Ireland, by the provision of improved dwellings with open spaces and where possible gardens to be enjoyed therewith, and the organisation of village communities with such facilities for the enjoyment of full and healthy lives as the Trustees shall consider desirable, and by such other means as the Trustees shall in their uncontrolled discretion think fit.

The essence of the experiment is the provision of a better house, and with it a garden in which the worker can enjoy a fuller and freer life With this personal improvement there is joined a communal improvement, the whole made possible and varied by the very catholic definition of the working classes.

Earswick village, where the experiment is being made, is two and a half miles north of York, and a mile from the Cocoa Works of Messrs. Rowntree and Co. Ltd., of which Mr. Joseph Rowntree is the chairman. The land, which comprises 120 acres, lies on both sides of the Haxby Road, and is intersected by the River Foss. Earswick station, on the York and Hull line of the North Eastern Railway, adjoins the estate, and affords easy and convenient access to York city. At the present moment the village has scarcely assumed any definite shape, not more than one-tenth of the houses having been erected and only suggests that plans have been matured for future developments. Such plans have of course been made, Messrs. Parker and Unwin, the architects of the Garden City of Letchworth, having prepared a scheme for the entire village (which, when completed, will contain several hundred houses), with open spaces of from 10 to 12 acres for recreative purposes of all kinds. The houses already erected have cost about 5d. per foot cube, and are chiefly of three types.

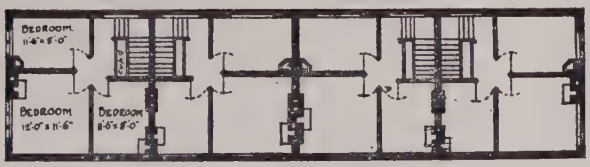
Description of the Three Classes of Cottages.

First there are the cottages built in groups of four. They contain on the ground floor, a living room 20 feet by 12 feet 6 inch, with a bay window at one end and a casement window and front door at the other end. This arrangement gives through ventilation and plenty of light. The floor is covered with red tiles, which also serve as a skirting, thus avoiding any accumulation of dust. There is an open grate with a good oven, suitable for baking bread. In a recess by the fireplace there is cupboard accommodation with three or four drawers.

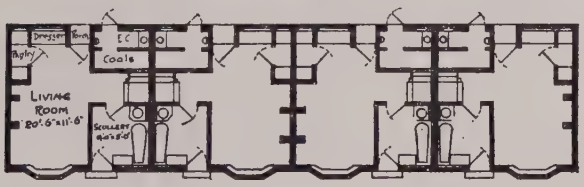
A larder opens out of the living room, fitted with wooden shelves and two stone slabs (on which milk, butter, meat, etc. can be stored).

EARSWICK MODEL VILLAGE.

POPLAR GROVE, EARSWICK—BLOCK OF LABOURERS' COTTAGES.
Rent per week, 4/6 for 5 rooms.



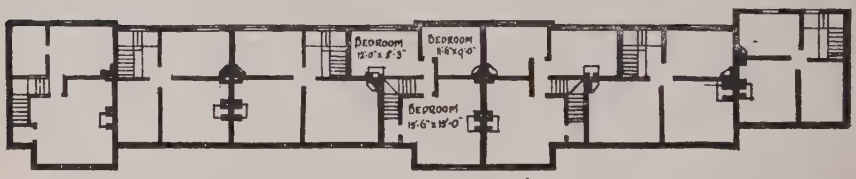
FIRST FLOOR PLAN.



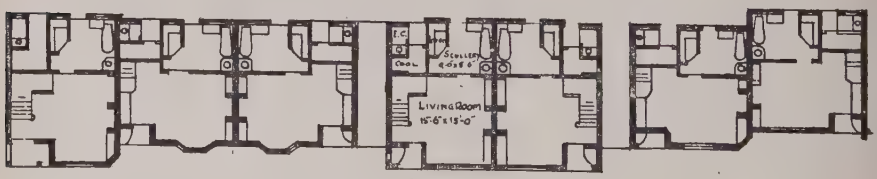
EARSWICK—GROUND PLAN, LABOURERS' COTTAGES.
Rent, 4/6 per week. Length of Block 71 feet.

In the larder there is both floor and window ventilation. The scullery contains the sink, copper, and bath. The copper is fitted with a patent steam exhaust which makes washing day in the home a less obtrusive function, while the bath has a lid which serves as a table when the bath is not in use. There is also ample shelving in the scullery. The houses are, in most cases, furnished with hot water supply and water closets.

EARSWICK—WESTERN TERRACE COTTAGES.
Rent per week, 4/6 for 5 rooms.



FIRST FLOOR PLAN—LABOURERS' COTTAGES.



EARSWICK LABOURERS' COTTAGES—GROUND PLAN.
Length of Block 166 feet. Rents 4/6 to 6/-

Upstairs there are three bedrooms, each with a large window and fireplace. On the landing there is a capacious cupboard which serves as the family wardrobe, and contains a large shelf for house linen. The staircase is lit by a special window, two of the casements of which can open to provide a through ventilation in any of the bedrooms. Every room is papered and a picture rail provided. Tenants are not allowed to drive nails into the walls. Attached to each house is a garden of not less than 350 square yards. The cost of this class of house is about £180, and the rent is £13 13s. or 5/3 per week exclusive of rates.

The main question which is doubtful at present is at what rentals the cottages can be let. It is somewhat uncertain whether, if the scheme is to pay $3\frac{1}{2}$ per cent. net, the trustees will ultimately be able to let the first type of cottage at less than 5/6 per week. On the other hand, they will certainly be able to build a simpler cottage, and they are trying now to build some at 5/- per week, though at the moment building prices are in some respects heavily against them.

Second, there are a very few semi-detached houses. They comprise a good living room with a large square window built out at one end. Out of this room opens the scullery, which contains a bath enclosed in a cubicle, a sink, copper, etc., and a fireplace, with oven for purposes of cooking in summer. The larder open out of the scullery. Upstairs there are three bedrooms. The houses stand in their own gardens well back from the roads. They are rented at £15 a year or 5/9 per week, exclusive of rates.

Third, there are the parlour houses. These contain the usual large living room with scullery and larder attached, and hot and cold water is laid on both to the sink and bath. There is the addition of the room on this floor which gives the name to the house—the parlour. In it there is a parlour grate with tiled hearth, and cupboards with glass doors on either side of it. In a few instances there is a French window opening on to the garden. Upstairs there are three bedrooms with cupboard accommodation, etc The rent of these houses is £16 per year or 6/2 per week, exclusive of rates. There are variations in this type of house—the rents ranging from £16 to £20 per year, according to the accommodation provided.

The walls are in each case built of 9 inch brickwork, whitewashed on the outside, which gives a bright appearance, and helps to weather-proof the walls. The roofs are covered with red pantiles with overhanging eaves, and the woodwork is painted in bright shades of green.

Mr. Rowntree's desire in creating the Trust was to provide sanitary and artistic houses, amid healthy surroundings which, while letting at rentals which working men could afford to pay, would still bring in a commercial return upon the capital invested.

The Garden, it is seen, bulks largely in the general scheme. The Trust Deed here says :—

> That houses to be built shall not occupy more than one-fourth of the sites on which they are built.

The average size of the gardens is 350 square yards—a size determined upon after careful consideration of the amount a man can easily and profitably work by spade cultivation in his leisure time. Prizes are awarded in competition for the best kept gardens. There are many well-cultivated fruit, vegetable, and flower gardens, which have proved a great source of health and enjoyment to the villagers.

The Rates (from 8d. to 1/- per week) are paid separately from the rent, the object being to awaken an interest in the life of the community

as to their rights as citizens. The point of this will be seen later when considering the communal life of the village. Meanwhile attention may be drawn to a clause in the Trust Deed relative to this point :—

> Nothing may be done to prevent the growth of civic interest and a *sense of civic responsibility* among those who may live in any community existing on the property of the Trust.
>
> The administration of the Trust shall be wholly unsectarian and non-political, and there shall always be a rigid exclusion of all influences calculated or tending to impart to it a character sectarian as regards religion or belief, or exclusive as regards politics.

Development of a Community of Life and Interest.

The tenants themselves have begun to develop a communal existence in two directions—administrative and social. On the latter side a club has been formed. Premises have been secured, and many activities have been created round it as a centre. The religious needs of the community are at present served by the Church of England and the Wesleyans, who share the club premises on Sundays—the one taking the afternoon, the other the evening.

On the administrative side a Village Council has been formed. It is a consultative body and deals with matters affecting the interests and development of the village. It consists of seven members elected annually by the tenants, and six nominated by the trustees. It meets quarterly, and on special need arising. All plans of proposed new cottages are submitted to the Council, and many helpful suggestions regarding them are made by the members. For example, the need for the erection of pigstyes arose. The Village Council took the matter up, discussed ways and means, etc., and finally drew up a scheme which is now in operation. A Folk Hall is in course of construction, and it is hoped that it will add to the social life of the village.

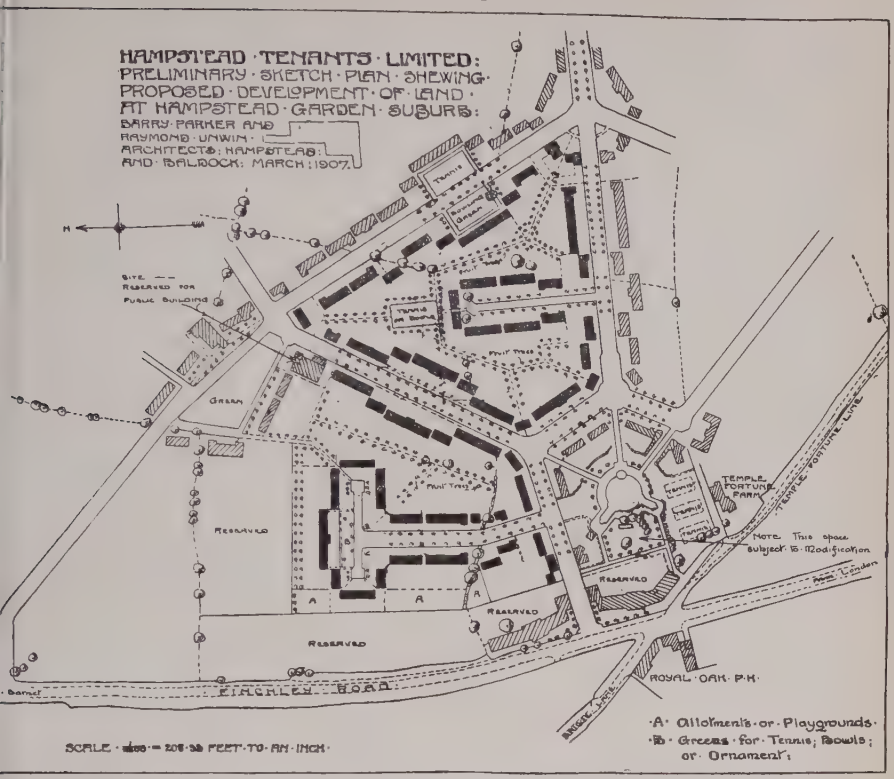
When completed, adequate ground will be provided for recreation. One-tenth of the whole estate, *i.e.*, 10 to 12 acres, will be entirely given over to this end.

The roadways are comparatively narrow—18 feet—but there are verges of grass about 6 feet wide between the roadway and the foot-path on each side of it. The gardens again adjoin this, so that from house to house there is an actual width of 50 feet. Trees are being planted in the verges, so that ultimately avenues will traverse the road-ways. In the laying out of the village, trees and any natural features of the land are carefully preserved, and an old thorn hedge is worked into the gardens. All this has given the new village an already settled appearance. The gas and water supply is obtained from York, but the village disposes of its own sewage.

In conclusion, it is well to point out that the Trust scheme is so contrived that the appointment of trustees is largely a public matter. The finances are very simple. Mr. Joseph Rowntree provided the initial sum, and the interest on this, plus the rents derived from the village, togeth r make the income of the Trust. At Earswick there is room to develop a village of several hundred cottages, but when the work there is completed, the experiment will not cease. It is a snowball scheme. The success of Earswick means the promotion of similar schemes elsewhere.

HAMPSTEAD TENANTS LIMITED.

Plan of proposed development of Land.



Houses will be erected and let from 6/- to 15/- per week. Rates and Taxes extra. These amount to about 7/6 in the £ on the accessible value of the house.

Type of Cottage to be built by Hampstead Tenants Limited.

Hampstead Garden Suburb Trust.—This trust, under the capable and earnest leadership of Mrs. S. A. Barnett, have secured 240 acres of land adjoining Hampstead Heath, with frontages of 2,500 feet to Finchley Road, 2,200 feet to Temple Fortune Lane, and 6,500 feet to the 80 acres of open land recently acquired for the enlargement of the Heath. It is within twenty minutes of Charing Cross by the new Hampstead Electric Underground Railway, and there is a station adjoining the estate. It is proposed to lay out the estate as a garden suburb, and while letting some of the beautiful sites round the Heath to wealthy persons who can afford to pay a large sum for their land and to have extensive gardens, about 72 acres have been reserved for the working classes, who will be able to get a cottage with a garden at a moderate rent within a 2d. fare of Central London. To carry out this latter object the Hampstead Tenants' Society has been formed on co-partnership lines, with the object of building houses not exceeding 12 an any given acre, while making provision for commons, greens, and recreation grounds. The foundation stones of the first pair of houses houses were laid on June 5th, 1907, by Mrs. S. A. Barnett, and several houses to be let at from 6/- to 15/- per week in addition to rates and taxes, are in course of erection (1907).

Mr. Justice Neville's Scheme.—In an address at the new Reform Club in 1907, Mr. Justice Neville said the Garden City remedy for overcrowding was the redistribution of the people upon the land in order that they might carry on their industrial pursuits under more congenial conditions than in the great towns. The carrying out of the idea *ought to be taken up by the Government* and not left to private enterprise, though the Government would not move until private enterprise had shown the way.

If he were made Dictator, one of his first acts *would be to acquire large tracts of land, notably on the east coast, which at present carried the value only of the game raised upon them. A very large part of this land was admirably adapted for towns, and most of it was suitable for the creation of large industries. He would make a rough plan of the places where towns ought to be erected, and of how the different towns should be linked up with railways, waterways, etc.* He would then leave it for private enterprise to build those towns under the supervision of a proper authority. When their schemes were approved, the promoters should be able to borrow money at the low rate of interest which the State could ensure. It was to pave the way for some such scheme that the Garden City at Letchworth was started.

An England Development Bill.—The writer has drafted a Bill based on clauses in existing legislation, showing how the Garden City, Garden Village, and Town Planning ideals can be carried out by the Government and local authorities in conjunction with private enterprise, should such a measure be deemed desirable. *This draft bill is contained in pages 19-28 of the Guide to Garden City, price 6d., published by First Garden City Ltd., 326a, High Holborn, London, W.C.*

CHAPTER XI.

HOUSING NOTES FROM OTHER COUNTRIES.

During the week August 3rd to 10th, 1907, the International Housing Congress was held at the Caxton Hall, Westminster, and there were present over 600 members representing 14 governments, many municipalities and all the most important housing associations in the world. Valuable and interesting speeches were made at the inaugural meeting by the Right Hon. John Burns, president of the Local Government Board, and Sir John Dickson-Poynder, president of the National Housing Reform Council and chairman of the Select Committee of the House of Commons on Rural Housing. After an address by the President of the Congress, Alderman W. Thompson, of Richmond, Surrey, papers were read as follows :—

Housing Inspection.—Messrs. J. H. Faber, Zwolle, Holland; W. de Man, Utrecht, Holland; M. Roupinsky, Brussels; Harold Shawcross, Rochdale, England.

The Land Question.—Dr. Wilhelm Mewes, Düsseldorf, Germany.

House Building and Management.—Mr. H. R. Aldridge, England.

House Finance and Taxation.—M. Lucien Ferrand, Paris; M. Vincent Magaldi, Italy.

Town Planning.—Dr. Stübben, Berlin.

Transit.—Professor E. Mahaim, Liége.

Rural Housing.—M. E. Tibbaut, Brussels; and Miss C. Cochrane, England.

These papers and a report of the proceedings are published separately in the report of the Congress, issued by the National Housing Reform Council, and they contain much valuable information. No resolutions on questions of policy were submitted, but there was a general consensus of opinion in favour of the following aids to housing reform :—

1. *Inspection* to be more complete and systematic; the results to be duly recorded; greater powers of initiative to be given to private citizens, and health or housing associations, or to local advisory boards, constituted on the lines of the Belgian and French Comitès de Patronage.

2. *A Central Housing Authority* in each country to advise, assist and stimulate local authorities and societies, and to promote an effectual combination of public and private housing enterprise.

3. *Town Extension Plans* to be made for all growing urban districts, and to be accompanied by greater facilities for ensuring cheaper transit and the provision of adequate quantities of land to meet future needs in respect of sites for working class dwellings, and more especially to check land speculation.

4. *Cheaper money* to be provided for housing schemes by the organisation of credit with loans from State funds and State institutions at the market rate of interest.

5. *Reduced taxation* or exemption from taxes to be secured for all working class dwellings complying with certain conditions imposed in the public interest.

6. *Modification of Building Bye-laws* to be secured so as to allow of greater elasticity in administration, and less costly street and building construction.

The chief differences of opinion arose on the questions of municipal building; the erection of block dwellings as against cottages in the suburbs of existing towns; and the extent and nature of reforms involving the valuation, taxation, and acquisition of land for public purposes.

NEW ZEALAND.

Mr. W. Pember Reeves submitted the following interesting particulars on the two most recent Housing Acts passed in New Zealand:—

The Workers' Dwellings Act, 1905.—This Act, passed in 1905, enabled the Minister of Labour to acquire land and build dwellings for workers. A "Worker" is defined as a male or female person who is employed in work of any kind or in manual labour, and who at the time of application is not in receipt of more than £200 per year. The cost of erection of these dwellings is not to exceed £350, if in wood; or £400 if constructed of brick, stone, or concrete. Every applicant must satisfy the Land Board that he is a worker, that he is landless (*i.e.*, not an owner of any land whatever either jointly or individually), and that he is in all respects a suitable and deserving person. The rent to be paid by a weekly tenant is fixed at 5 per cent. on the capital value of house and land, plus (1) insurance and (2) rates. A worker may lease the house for fifty years, or may acquire the freehold by (*a*) payment in cash of the capital value at any time not less than twenty-five years from the date of his lease; (*b*) by monthly payments over a period of thirty-two years, at the rate of 8 per cent. per annum (being 5 per cent. for rent, 1 per cent. for depreciation, and 2 per cent. for capital value) in addition to the cost of insurance; or (*c*) by an insurance on the worker's life effected with the Government Insurance Commissioner for the amount of the capital value of the worker's dwelling. In this case the worker pays rent monthly at the rate of 5 per cent. per annum on the capital value of the dwelling, and the premium to the Government Insurance Commissioner. The insurance is for a fixed number of years—not exceeding twenty-five—at the end of which time, or in case of death, the insurance money can be utilised to acquire the freehold of the dwelling. Every worker acquiring a dwelling is required to reside therein, and no sale, assignment, lease, &c., of the property can be made without the consent of the Land Board. The dwelling, fences, gates, drains, windows, doors, locks, &c., are to be kept by the tenant in good order and repair,

chimneys are to be cleaned and swept once a year, and the gardens are to be kept properly tilled and cultivated. The Land Board—*i.e.*, the Government—undertakes the painting of the exterior of the dwellings, including picket-fences, and the necessary repairs to all walls, ceilings, and roofs of the houses.

Under the Act an Advisory Board was set up in each centre consisting of Mr. James Mackay of the Labour Department, the department's agents, and the Commissioners of Crown Lands at Auckland, Wellington, Christchurch, and Dunedin respectively.

At present dwellings have been erected near Auckland and Wellington, and at Christchurch and Dunedin. Each house has five rooms and all necessary conveniences, including, of course, a bathroom. The rent of the houses ranges from 9s. 3d. to 11s. per week.

It is proposed to erect somewhat less pretentious houses so as to reduce the rents to 8s. and less per week; these houses will be of four rooms, and will be provided with bathrooms and a hot-water service.

Government Advances to Workers Act.—This Act became law during the session of Parliament after the Workers' Dwellings Act was passed. It provides for assisting workers to build their own homes. A "worker" is defined to mean "a person employed in manual or clerical work, and who is not in receipt of an income of more than £200 per annum, and is not the owner of any land other than the section on which he proposes to build."

A worker wishing to erect a dwelling-house for himself and family has to apply to the Superintendent of the Advances to Settlers Department, stating that he desires the loan for the sole purpose of erecting a home, and if the Superintendent is satisfied with the security he may grant a loan of £350 for this purpose. The maximum amount of loan under the Act cannot exceed three times the value of the land held (freehold or leasehold), that is to say if a worker owns land to the value of £100, he may borrow, under the Act, a sum of £300 for the purpose of erecting a dwelling. The loan is for a term of thirty-six years and a half, and the worker pays interest half-yearly at the rate of 5 per cent. per annum (subject to a rebate of ½ per cent. for prompt payment). By simply paying the interest promptly the loan is repaid at the end of the term, thirty-six years and a half, but the length of the term may be reduced by the payment to the Superintendent of any sum not less than £5, or a multiple of £5, in reduction of the mortgage debt. Special provision is made for very low legal charges to obtain the necessary loans.

The cost of erection varied from £350 to £387 per cottage, and the rents from 9/3 to 10/6 per week, the majority being under 10/- per week. It has to be remembered that *money* wages are higher in New Zealand than in England.

The illustrations and particulars accompanying the report showed the designs of sixteen different cottages, nearly all of which were one-story dwellings of five to seven rooms, constructed largely of wood, at Ellerslie, Sydenham, and Windle.

SUMMARY OF HOUSING INFORMATION FROM VARIOUS COUNTRIES.

The following particulars have been kindly supplied by correspondents for the various nations concerned as a *first step* towards standardizing as far as possible information and statistics on the housing question. It will not be safe to draw comparisons too strictly on the various figures as they are very incomplete and partial in several cases, and conditions also are variable, but it is hoped it will be possible later on to so complete and classify the various facts and figures as to secure really valuable and standard International Statistics and Housing Information.

Any corrections and additional information will be gladly welcomed and dealt with in later editions if sent to Alderman Thompson, Richmond, Surrey.

CHIEF LAWS RELATING TO THE HOUSING OF THE WORKING CLASSES.

Austria.—Act of 1902—Encouraging the building of cheap working-class dwellings.
January 7th, 1903—Executive order under the above Act.

Belgium.—(1) Act 1889—Instituting Comités de patronage.
Act 1892—Relating to Credit Societies.
Act 1896—Modifying right of inheritance of survivor of two married persons.
Act 1900—Modifying manner of succession to small properties.

England.—Act of 1890—Housing of the Working Classes, etc.
Act of 1900—Ditto Amendment Act.
Act of 1903—Ditto Amendment Act.

France.—Act of 1894—La loi Siegfried.
Act of 1902—Public Health Act.
Act of 1906—Housing of the Working Classes.

Germany.—There is as yet no law on housing relating to the German Empire ; but endeavours are being made to establish one. Legislative and administrative powers on housing belong to the competency of the single states of Germany.

Holland.—Act of 1901—Public Health Act.
Act of 1901—Housing Act. Came in force August, 1902.

Italy.—Act of 1903—Housing of Working Classes.
24th April, 1904—Regulations, No. 164.

PRINCIPAL PROVISIONS OF LATEST LAW.

Austria.—Exemption from taxes for healthy and cheap workmen's dwellings for 24 years, under certain conditions, the most important of which are :—

Certain sanitary prescriptions.

Interdiction against taking sub-tenants and bedfellows.

Fixing of a minimum area for rooms and windows (1/10 of the area), and maximum number of inhabitants (4 m^2 area per inhabitant for sleeping rooms),

Fixing of rent, stipulating a maximum profit.

Belgium.—Law, May 16th, 1900—Modification of rules of Civil Law concerning small inheritances.

England.—(1) Facilitating the financial working of municipal housing schemes by removing certain restrictions on borrowing powers, and by extending the maximum period of housing loans to 80 years ;

(2) Slightly simplifying the procedure with regard to closing unhealthy dwellings and clearing unhealthy areas ;

(3) Permitting the erection of shops as well as houses ;

(4) Imposing more stringent conditions as to rehousing in connection with the demolition of workmen's houses under Railway Bills and Local Improvement Acts as follows :—

(*a*) If "30 or more persons" are to be displaced under Parliamentary powers the promoters of the undertaking must first obtain formal approval of a scheme for rehousing.

(*b*) In fixing the number to be rehoused, persons of the working classes displaced during the previous five years are to be considered.

(*c*) Defining more clearly and stringently the conditions under which, and the persons for whom, and by whom, rehousing of displaced persons must be carried out.

France.—(1) Public Health Act, 1902, February 15th.
Law of 1906, April 12th.
Regulations, 1907, January 10th.

(2) The Law of 1906 establishes Committees of Patronage for Workmen's Dwellings, to the extent of at least one in every Department, and provides for grants in aid by the Department.

These Committees may give certificates of healthiness to dwellings, entitling them to exemption from certain taxes, provided the annual rents are limited to the following figures :—

Towns of not less Population than	Rents of Dwellings. *Collective.*	*Single.*
1,001 inhabitants	frs. 140	168
1,001 to 2,000 inhabitants	„ 200	240
2,001 to 5,000 inhabitants	„ 225	270
5,001 to 30,000 and the suburbs of towns with 30,001 to 200,000 inhabitants in a radius of 10 kilometres	„ 250	275

Towns of not less Population than		Rents of Dwellings. *Collective.*	*Single.*
30,001 to 200,000 inhabitants with the suburbs of towns over 200,000 inhabitants within a radius of 15 kilometres, and as well as greater Paris, that is to say, districts between 15 and 40 kilometres from the fortifications	frs.	325	390
Nearer the suburbs of Paris, within a radius of 15 kilometres, together with towns over 200,001 inhabitants	,,	400	480
Paris	,,	550	660

The various Benevolent Institutions, Hospitals and Savings Banks may apply a part of their funds in subscription for Shares or Debentures of Housing Societies or in loans.

The Savings Banks can in addition build themselves, or lend money to individuals.

The Towns and Departments can within certain limits subscribe to Shares or Debentures of Societies, and assist them with land and all its development, they can moreover guarantee to the extent of 3 % and during 10 years, the interest on Shares and Debentures of the Societies.

Allotments and baths are included in the benefits of this law.

The Assurance Office is authorised to grant Life Assurances, guarantee the re-payment of annuities in case death of a mortgagee. Under the Act, the law of succession is modified in certain respects.

The Shares and Debentures of Societies for the better Housing of the Working Classes are *exempted during the 12 years from Property Tax*, from the Door and Window Tax, the Tax on Revenue, and the stamp duties on Shares and Debentures, while there is to be complete exemption from Stamp Duties on Registration of Societies.

Germany.—Among the German States prominent for legislation on housing are : Kingdom of **Saxony**, General Building Act of 1st July, 1900 ; Grand Duchy of **Hessen**, an Act to provide for housing of the working classes, 7th August, 1902 ; an act to establish a mortgage bank, 12th July, 1902. Wurtemberg and Baden are preparing General Building Acts. A Housing Bill for Prussia was drawn up by the Government in 1903, but met with strong opposition. The fundamental law for Prussia is still the law on planning streets of 2nd July, 1875.

Holland.—*The Public Health Act* provides for a general Sanitary service, under the Minister of the Interior.

The Housing Act forces the local authorities :

(1) To frame bye-laws with regard to the building and re-building of houses, and the maintenance and proper use of dwellings. These bye-laws have to be approved by the Provincial authority and in case of neglect are drawn up by that Authority under approval of the Crown.

(2) Owners of small dwellings (containing three rooms or less) have to fill up a schedule giving information about their dwellings, whenever a new tenant enters.

(3) The local authorities have to examine the condition of the existing premises, they order improvements or repairs, and the clearance of premises unfit for human habitation. They have to do so of their own accord, but the local boards of health or even inhabitants of the neighbourhood can claim them to take action, and can appeal to the Provincial Authority, if the local authority remains inactive.

(4) Empowers the local authorities to take land compulsorily if necessary for the aims of the Housing Act. The resolution of the Council to be confirmed by the Crown.

(5) Empowers local authorities to prohibit building or re-building on sites that have to be reserved for streets, canals or squares.

(6) Authorises local authorities to make grants and loans to Societies and Companies that operate exclusively for the improvement of the dwelling conditions of the people.

The local authorities can get the money they require for these aims, or which they want for building themselves, or for slum-clearing, from the Exchequer at market rate.

The money has to be paid back in fifty years, by means of equal instalments or annuities. If the building or slum-clearing Society or Corporation has to work with a deficit, the exchequer will bear half the loss, if the corporation takes the other half.

Italy.—The principal provisions relate to conditions of persons who occupy workmen's dwellings, value and hygiene of houses, and exemption from taxes. (*See* M. Magaldi's International Housing Congress paper.)

AUTHORITIES ENTRUSTED WITH POWERS CONNECTED WITH HOUSING, AND THEIR RESPECTIVE DUTIES.

Austria.—No special authorities.

Belgium.—(1) The Government.

(2) The Provinces (approval of the deeds of the local authorities and the Charity Boards. Right of intervention in the appointment of the Members of Comités de patronage).

(3) The Communes—Construction of houses for the Working Classes, regulations concerning sanitation, etc.

(4) Charity Boards—Construction of houses.

(5) Comités de patronage (propaganda in favour of houses for the working classes, inspection of hygienic condition of lodgings, etc.)

(6) Inspection of hygienic condition of lodgings by the Medical and Public Health Committee.

England.—The borough councils and district councils with slight powers of supervision by county councils.

France.—Housing Societies are under the jurisdiction of the Ministry of Works, and the direction of the Insurance and Provident

Boards. Side by side with this control is a superior Housing Council which is called upon to advise in all questions concerning the housing of the working classes, especially the approval of all rules, subjects and accounts of Societies who avail themselves of the advantages, financial and otherwise, accorded to them by the Housing Law.

The superior Housing Council has delegated its powers to an executive Committee of twelve Members presided over by Mr. J. Siegfried—assisted by MM. Picot, Cheysson, Paulet (director of insurance to the Ministry), Cha lamel, Hausser, Ferrand, etc.

Germany.—The State and the local authorities.

Holland.—See answer to next question.

Italy.—The Municipalities may purchase land compulsorily, and sell for housing purposes, and also build workmen's dwellings to let exclusively, also popular hotels, public and free dormitories.

CENTRAL STATE HOUSING DEPARTMENT AND ITS DUTIES.

Austria.—Has no Central State Housing Department.

Belgium.—The Ministry of Works looks after the situation of lodgings, and effects of the law on same, the activity of Comités de patronage, the development and results of Societies for the construction of houses for the working classes.

The Office of Public Health and Housing Hygiene (Agricultural Board) is entrusted with housing hygiene.

The Financial Department is entrusted with the housing Laws. viz. : (*a*) fiscal favours ; (*b*) approval of the Savings Bank relating to loans.

The Local Authorities have power to remedy nuisances, for which purpose they are aided (*a*) by the Medical Committees, (*b*) the Public Health Committees, (*c*) the Comités de patronage.

England.—No central housing department.

France.—In each Department, one or several housing Comités de patronage must be constituted, whose duties include mission of propaganda ; the giving of certificates of healthiness for dwellings, and in certain cases necessary advice on the constitution of Housing Societies. The Superior Council is described above.

Germany.—The Empire has no Housing Department, but there is one in Hesse and the beginnings o others in other States.

Holland.—No Central State Housing Department, but a State Council of Hygiene acting under the Minister of the Interior—*Chief-Inspectors of Health* (4), Inspectors of Health (16), among them *8 for housing matters*—Local Boards of Health (130). The Members of the Central Board of Health, the Chief-Inspectors and the Inspectors, are Government officials, the Members of the Local Board are honorary, only the Secretary is paid for.

Italy.—No Central State Housing Department.

LOCAL OFFICIALS ENTRUSTED WITH HOUSING HYGIENE AND ADMINISTRATION OF HOUSING LAWS.

Austria.—The Municipalities for sanitary, housing hygiene, and administration of housing laws.

Belgium.—The communal administrations must look after health and housing matters. They are assisted by (*a*) the medical commissions, (*b*) committees of public health, (*c*) comités de patronage who supply information and advice.

England.—The Medical Officer of Health, and the Sanitary Inspectors or Inspectors of Nuisances, under him, subject to the control of the local authority.

France.—The Housing Laws are administered by the Mayor and the Committees of Hygiene.

Germany.—The Police generally; deputies and inspectors specially. Some towns have special boards (Wohnungsämter), as Stuttgart, Strassburg, Heidelberg, Mainz, Fürth.

Holland.—Burgomaster and Aldermen, aided in the more important corporations by Municipal Directors for the Sanitary service and housing policy.

Italy.—Medical Officers, and employees of Municipal office of hygiene.

REGULATIONS FOR THE PLANNING OUT OF LAND WHICH IS TO BE DEVELOPED FOR BUILDING PURPOSES BY PRIVATE INDIVIDUALS.

Austria.—Carried out by the Municipalities.

Belgium.—Local Authorities (communal administrations).

England.—By individuals themselves, subject to fulfilling prescribed regulations as to width of roads, construction of sewers and drains and open space to each house.

France.—The Mayor and the Municipal Council.

Germany.—The Local Authorities settle such plans.

Holland.—As a rule the Municipal Councils.

No Street can be built without the consent of the Municipal Council which has to approve the width, level, pavement, etc., also drainage, sewers, gas pipes, etc.

Amsterdam has just published a plan for regular extension on municipal sites. The plot measures 473 H.A. divided as follows :—

Streets, canals, squares—165 H.A. (35 %).
Sites for exhibitions, sports and park—118 H.A. (35 %).
Sites for dwellings in rows—111 H.A. (23 %).
Sites for villas and separately built dwellings—79 H.A. (17 %).

Italy.—The Municipalities.

BUILDING REGULATIONS.

Austria.—These are made by Diets of the Provinces, there is no model code

Belgium.—Made by Local Authorities, no model code.

England.—By Town and District Councils; built on an urban code in urban districts and a rural code in rural districts.

France.—These are made by the Mayor and Municipal Councils. There is no model code of bye-laws, although the Government, after the passing of the Public Health Act of 1902, has made specimen sanitary regulations which prescribe certain requirements as to the construction of dwellings. These specimen regulations have been pretty generally adopted.

Germany.—For Saxony the general Building Law of 1900 gives certain minimum rules, with power to the local authorities for raising the requirements, if they think it fit. For Prussia, the Building Statute for Berlin is accepted and copied by a large number of towns.

Holland.—Made by Local Authorities, or if they fail to do this, by the Provincial Committee.

Municipal building bye-laws have to be confirmed by the Provincial Committee, who has to take the advice of the Housing Inspector (Inspector of Health). After this confirmation, the bye-laws must be sent to the State Council of Hygiene for control.

Italy.—The Municipalities, no model code.

TOTAL QUANTITY OF LAND BOUGHT OR OWNED BY TOWNS TO PROVIDE FOR THE FUTURE GROWTH OF THE TOWN, IS AS FOLLOWS:

Austria.—None acquired for this purpose.

Belgium.—Communes only become land-owners in case of dispossession for public purposes, and always try to sell the land again as quickly as possible. They don't provide for future needs, but only make plans tracing out future streets.

England.—None except for cemeteries.

France.—None of the Communes have acquired land with this object.

Germany.—A deliberate town-extension policy is adhered to by several towns, as Frankfurt, Mannheim, Ulm, where the municipality owns a large portion of town-extension lands. Other towns like Gorlitz own large forests (30,777 hectares). In Mannheim the total quantity of lands owned by the municipality and its application is (year 1905): streets and roads 244 hectares, municipal works 41 ha., municipal buildings 22 ha., parks and shrubberies 173 ha., wharfs and building land 289 ha., forests 753 ha., applied to agriculture 900 ha.—making 2,432 ha. in all.

On the reverse, large towns like Berlin, Charlottenburg, etc., refrain from town-extension policy and leave it mainly to the land speculators.

Holland.—Amsterdam, 560,000 inh. x 1000 H.A., just now takes 500 H.A. compulsorily under the New Housing Act.
Schiedam, 30,000 inh. x 100 H.A.
Rotterdam, 390,000 inh. x 500 H.A.
'sGravenhage, 238,000 inh. 300 H.A.
Arnhem, 63,000 inh. 600 H.A.
Utrecht, 115,000 inh. 110 H.A.
Several other important towns have an important area of their own, as Nymegen, Deventer, Vlaardingen, Leeuwarden. There is a growing tendency to buy land and an awakening tendency to keep it, letting on leases.

Italy.—None for this purpose

Is Consent of Higher Authorities necessary in the Purchase of Land by Agreement for Housing Purposes ?

Austria.—This is not necessary.

Belgium.—The Communes must get the consent of the permanent deputation of the Council of the Province and of H.M. the King.

England.—Yes, if a loan is required to be raised.

France.—The Towns are not authorised by law to build houses themselves. They can acquire land compulsorily in connection with unhealthy areas under the law of 1902, in manner prescribed by the law of 1841.
Their decision must be approved by a Government decree, and in some cases by a special Act of Parliament.

Germany.—Not for buying ; but for raising the money if by loans. But this is a mere formality. In fact, there are no limits to a town buying land for housing purposes ; buying is encouraged by Government, especially in Prussia.

Holland.—Local Authorities are under the control of the Provincial Committee as to the management of their finances and so they have to get the consent of that Committee, when they buy or sell land.

Italy.—Consent of higher authorities must be obtained.

In Reply to the Question :

Have the Towns power to COMPEL land-owners to sell land for Housing Purposes without a special law or order of Parliament ?

If towns have no such power can they get it for a special purpose by application to the higher authorities ?

The Answers are—

Austria.—No. There are necessary Special Laws.

Belgium.—The communes have no power to compel landowners to sell land for housing purposes. But they have, in accordance with the Constitution of Belgium and the legislation, the right to dispossession for public purposes. In that case there must be a law or royal decree to be taken. The construction of houses for the working classes seems not to be a motive for public purposes.

England.—Compulsory purchase of land can only be effected by means of a Provisional Order of the Local Government Board, confirmed by Parliament. Housing is one of the purposes for which compulsory powers of land purchase may be so granted.

France.—The towns are not authorised by law to build houses themselves. They can acquire land compulsorily in connection with unhealthy areas under the Law of 1902, in manner prescribed by the law of 1841. Their decisions must be approved by a Government decree and in some cases by a Special Act of Parliament.

Germany.—Generally no landowner can be compelled to sell his land for housing purposes. Expropriation is granted by State authority only in case of public benefit, *i.e.*, if the land is wanted for public purposes, planning of streets, construction of railways, etc.

A special law for the city of Frankfurt-on-Maine gives power to the city, if the majority of the **owners** of a certain plot **demand** it, to combine, clear and **redivide** to the former owners plots of land which could advantageously be used for housing purposes in their actual condition (Law for combining and clearing scattered plots of building land).

Holland.—Local Authorities have the power to take sites compulsorily (under consent of the Crown) in case they want the land for :—

(*a*) The clearance of slum areas ;
(*b*) The removing of premises which impede the improvement of dwellings ;
(*c*) They want sites, built or not built on, for a housing plan or a plan of regular extension.

Italy.—The towns have power to compel landowners to sell land for housing purposes by the law on popular houses and in accordance with the law dated June 25th, 1865, on compulsory purchase for public utility.

Comparison of cost of land situated on the periphery of towns at the nearest points, and the cost of land situated about two or three kilometres farther from the centre ?

Italy.—At Rome in the periphery land costs about 50 francs per square metre ; two or three kilometres farther, about 5 francs.

Austria.—No information.

Belgium.—At 5 or 6 kilometres in Brussels, land has fetched £14,000 per hectare. At 3 or 4 kilometres from Brussels, 5 or 6 or 7 times as much. There is always a great difference between the

cost of land situated in the periphery of towns and the cost of land situated two or three kilometres farther. That is reckoned upon the importance of the localities. Examples of this fact would be of no use as the cost depends also upon other circumstances.

England.—See pp. 69, 155 and 176, Housing Handbook.

France.—The price of land does not always vary according to the distance from the centre. In Paris there are sites cheaper than in certain suburban communes and in the same commune the price varies enormously according to the situation, size, surroundings and nearness or distance from means of communication.

Germany.—See below.

Holland.—As a rule there is a big difference.

Amsterdam (560,000 inh.) £4000 a H.A. on the periphery, £400 a H.A. a kilometer further on.

Utrecht (115,000 inh.) £3000-£1000 on the periphery, £200-250 a kilometre further on.

Zwolle (33,000 inh.) £1500-2500 on the periphery, £150-280 a kilometre further on.

In Leeuwarden the difference is much less : £625 on the periphery and £300-450 a kilometre further on.

What is the average cost per hectare of Building Land before roads have been made ?

Austria.-- Information not supplied.

Belgium.—Information not supplied.

England.—The cost of building land before roads are made (*a*) varies from £100 per hectare in the small villages to £5,000 per hectare at the periphery of large towns, but the greater number of sales are effected at between £500 and £1,500 per hectare, *i.e.*, between 2s. 6d. and 7s. 6d. per square metre.

(*b*) When a given quantity of land is used for building new workmen's houses, the area occupied by the streets varies from 10 to 25 per cent. of the total area, and the number of rooms on such land varies from 200 to 500 rooms per hectare of the total area.

France.—No answer.

Germany.—It is to be kept in mind that in Germany land is bought and sold right out, with the exception of a few instances of long-term leases granted by public bodies (State and towns). Consequently the rent and value of the building to be erected *amalgamates* with the value of bare land. I divide lands in the town-extension districts into 3 classes :—

1.—Agricultural lands, from 50 pfennigs to 2 marks per square metre.

2.—Speculation lands in the hands of wholesale speculators expecting to cut up their land with the extension of building. No average price, of course, can be given for this class.

3.—Building plots, ready for construction of houses. Prices of these vary according to (*a*) The system adopted for construction ; system of 5-storied building fetches 50-70 marks per square metre in the working-men's districts ; system of 3-storied buildings fetches 20 to 30 marks. (*b*) District of town where the land is situated. High class district, of course, fetches more than working-class district.

Holland.—An average cost for the whole country cannot be given, but in Amsterdam, £3,000-£18,000 ; Utrecht, £900-£3,000 ; Zwolle, £1,000-£2,500 ; Leeuwarden, £650-£1,000 ; Enschede, £1,500-£2,000.

Italy.—Francs 20 per square metre at Rome.

What is the average cost per hectare of Building Land when roads have been made ?

Austria.—Information not supplied.

Belgium.—It is impossible to answer this question, because the cost of land depends on its situation and other local circumstances. As a rule the price of land is increasing most rapidly in the case of dispossession for healthy purposes. At Brussels the cost of land per square metre in unhealthy areas amounted to 100-190 francs.

England.—The cost of building land after roads have been made varies from 1s. per square metre in small villages to 20s. per square metre in the large towns, but the greater number of workmen's houses are built on land costing between 3s. and 10s. per square metre.

France.—Information not supplied.

Germany.—See above.

Holland.—Amsterdam, £10,000-£12,000 ; Utrecht, £4,000-£5,000 ; Zwolle, £2,000-£2,500 ; Deventer, £3,000-£4,000 ; Enschede £2,500-£3,000.

In the case of Amsterdam a square metre building site will cost £2 10s., as only about 40 % can be covered with buildings. In the other towns the proportion will be more favourable.

These prices are for one H.A. the building sites inclusive streets and squares.

The Amsterdam figures are taken from a report of the Director of Public Works on the extension of the town and are calculated with the interest on the money during the building and leasing.

Italy.—Francs 50 per metre.

The Average Cost per hectare of Agricultural Land is very variable.

Austria.—Information not supplied.

Belgium.—1,000 francs for mediocre land ; 3,000 francs for average ditto ; and 5,000 francs for first-class land.

England.—The cost of Agricultural Land varies from £30 to £500 per hectare, but the prices generally paid are between £50 and £100 per hectare, and the average of recent sales has been about £60 per hectare.

France.—There are farms which sell for 200 francs per hectare, and others for 10,000 francs. The conditions are so variable that it is impossible to make comparisons.

Germany.—See above.

Holland.—Very poor and uncultivated soil (heather), far from any centre, £2-£8 a H.A. ; poor soil cultivated, £10-£60 a H.A. ; grass and arable land, £150-£350, medium, £250 ; garden, bulbs, cabbage, £500-£1,100 per H.A. ; gardens near towns perhaps £1,500-£2,000 per H.A. All these prices are for agricultural use.

Italy.—Fr. 0.50 per square metre.

When land-owners have been compelled to sell land, the price is fixed as follows :—

Austria.—Information not supplied.

Belgium.—In case of dispossession, if the price of land is not fixed by agreement, it is fixed by the tribunals following its real value.

England.—By arbitration or a jury based upon the value estimated with an extra allowance, generally 10 per cent., for compulsory purchase.

France.—By a jury.

Germany.—By estimate and valuation ; but if not accepted, then by the courts of law.

Holland.—The price is fixed by the judge. The Housing Act declares that only the real market value has to be paid.

Italy.—The price of land is fixed by experts. By the special law for the improvement of Naples, 1885, land is valued on the average of the market value and the rent for ten years last. If it is not possible to ascertain the rent, then the price of land is its rateable value.

Cost of land per square metre in unhealthy areas acquired by City Councils for clearance of insanitary dwellings ?

Austria.—Information not supplied.

Belgium.—Prices are very high and very variable, in Brussels such land has cost from 100 to 150 francs per square metre.

England.—See pp. 59, 61 and 155, Housing Handbook.

France.—Information not supplied.

Germany.—No definite figures.

Holland.—No exact figures can be given. Until now these areas have not been bought compulsorily. Amsterdam paid £4 4s. and 15s. 4d. on another occasion. Kampen paid 2s. 4d.

Italy.—Land covered by buildings costs when expropriated in clearing unhealthy areas from £1 to £25 per square metre, but in the greater number of cases has been between £4 and £8 per square metre.

THE PROPORTION OF BUILDING SITES THAT MAY BE COVERED BY BUILDINGS is settled as follows :—

Austria.—In the greater number of cases, 85 %.

Belgium.—In towns and other important localities, the height of buildings is in suitable proportion to the width of the streets ; generally speaking, a building may have as height, the width of the street plus 6 meters. In the same localities 1/5 of the building site may not be covered by buildings.

England.—There must be 24 feet of open space along the entire frontage of the building, and there must be a clear depth of open space behind, varying according to the height of the building from 10 to 25 feet, with a minimum area of at least 150 square feet.

France.—There is no rule in this matter, but the free space opposite a window must be over 4 metres and in Paris sometimes 8 metres.

Germany.—(*a*) Maximum regulations—75 %.
(*b*) Minimum regulations—50 %, in a few cases 40 to 33⅓ %.
(*c*) Medium regulations (*i.e.*, the greater number of regulations)—For the town-extension districts, 67 to 50 %.

Holland.—Apart from streets and squares, the maximum will be 4/5ths and the minimum in rural districts will be sometimes 1/5th, but in the greater number of regulations is 3/4ths.

Italy.—Under the regulations of 1904, the court-yard surface of working-class houses shall be no smaller than 1/5th of all the area within the limiting walls. In Rome, court-yards shall have neither side shorter than 1/3rd of the length of the building, nor an area smaller than the square of the shorter side. In Turin, the court-yards' area must be no smaller than 1/4th of the area within the limiting walls. The proportion of building site that may be covered by buildings is 2/3rds.

NEW STREETS AND ROADS IN WORKING CLASS DISTRICTS.

Austria.—Information not supplied.

Belgium.—No town has constructed quarters devoted entirely to working-class dwellings. The country has (1) Government Roads paid for by the State ; (2) Provincial Roads paid for by the Provinces ; (3) Parish Roads paid for by State, Province and Commune together.

For new districts added to towns the cost of streets is paid either by the land-owners or the Communes, but in the last-named event, a rate is levied to meet the cost in alternate years.

England.—All streets used as carriage roads must be at least 36 feet wide, except secondary approaches which may be 24 feet wide. Owners settle position and direction and pay for new streets and give the necessary land, but the local authority may construct or improve them and recover by periodical charges called " Private Streets Improvement Rates."

France.—The town of Paris does not allow any streets less than 12 metres wide. As a rule the owners pay for new streets in proportion to frontage, but this is not always the case in rural districts.

Germany.—

	Total area.	Buildings.	Streets, roads, railways.	Parks.	Cemeteries.	Rivers.	Waste land.
	ha.	ha.	ha.	ha.	ha.	ha.	ha.
Berlin	6350	3000	1820	360	60	100	1009
Aachen	3915	371	296	34	14	13	3187
Francfort ...	9390	1145	768	35	45	158	7238
Görlitz	1784	217	246	61	33	26	1201
Mannheim ...	6606	579	510	84	30	623	4781
Lübeck	2972	370	254	32	10	249	2056
Freiburg	5285	292	313	68	30	40	4542

To make out percentage of building to streets, roads, and railways, the waste land should be deducted from the total area. Mark the differences between the single towns.

The cost of street-making per unit room depends on width of street and class of pavement (asphalte, wood, granite). No definite figures available.

The adjacent owners pay the cost of new road of various kinds, but the cost may be advanced by municipality and recovered from adjacent owners.

Holland.—In the development of working-class districts, the proportion of the total area of building sites devoted to new streets is on an average about 2/5ths. The owner of sites pays the cost of new streets, but in small towns a part is often defrayed by the community.

The cost of street-making depends on the surface, but 7s. to 10s. per square metre will be a fair average. In many towns the sites must be brought on a decent level which may cost from 5s. to 6s. per square emter in towns like Amsterdam and Rotterdam. (The whole site and not the streets a one has to be raised.)

Italy.—In Turin no new streets may be narrower than 15 metres. Article 43 of the Regulations of 1904 prescribes that all street works for working-class houses shall be made by the municipality.

Cost of Roads and Sewers.

Very little information is forthcoming about this most important item, but in England where the new roads are generally about 12 metres wide, the cost of street works, including canalisation, varies from 5s. to 10s. per square metre of road surface, and from £500 to £2,000 per hectare of the total area of the building land developed, the greater number of workmen's houses in the suburbs being built on land which has been provided with the necessary roads and sewers at a cost of about £1,000 per hectare of the total land developed.

Expressed in terms of cost per room, the figures shew that the cost of making streets, exclusive of the value of the land, varies from £5 to £10 per room, and the cost in the first instance of the total area of land dealt with varies from £2 to £20 per room, thus making a total site cost of from £7 to £30 per room, but the greater number of sites cost a total of about £10 per room.

THE STATE HAS LENT MONEY FOR HOUSING PURPOSES AS FOLLOWS :—

Austria.—None.

Belgium.—The State as such has not lent money for housing the working classes, but the law of 9th August, 1889, has authorised the general savings banks to make loans for that purpose. Up to the 1st January, 1907, the savings banks lent (*a*) to towns, 574,200 francs ; (*b*) to societies, 71,644,447 francs ; (*c*) to workmen (upon security for 1/3), 163,727 francs.

England.—The municipalities have borrowed about £4,500,000 for slum-buying, and £4,500,000 for housing, but most of it has been borrowed in the open market. The Government through the Public Works Loan Commissioners have lent £2,318,765 to towns and £1,619,929 to societies, companies and individuals for housing purposes—the houses being let and not sold as a rule. Under the Small Dwellings Acquisition Act, 1899, the sum of £32,500 has been lent to workmen for acquiring the ownership of their houses.

France.—On the 31st December, 1906, there had been lent by the Savings Banks, 5,828,851 francs ; charitable institutions, 350,000 francs ; Caisse des Depots, etc., 6,467,000 francs. (The Marseilles Savings Bank alone has lent 55,475 francs to individuals.)

Germany.—To Societies (building societies, constructing houses).

(*a*) By the German Empire, 25 million marks.

(*b*) By the Prussian State (up to 1907), 36½ million marks. Loans are also granted by other States—Bavaria, Saxony, etc.

(*c*) By the Public Boards of Insurance against Invalidity (1906), 173 million marks.

All the above has been lent to building societies. The Empire and the States, as a rule, give the loans on the condition that the houses constructed are to be let to officials and working men in the State service, State administrators, State railways, Imperial Postal service, etc.)

The Boards of Insurance, on the condition that the houses are to be let to persons to whom the Imperial law of insurance applies.

Holland.—(*a*) To Towns—The State only lends to local authorities who can build themselves or hand the money over to societies and companies. The Housing Act is only beginning to work in this regard and much difficulties had to be overcome before everything was settled. £40,000 has been granted until now and some £110,000 more is voted by the local authorities and apparently will be granted within a few months.

(*b*) to Societies, nothing ; (*c*) Direct to workmen, nothing.

Italy.—National Exchequer does not lend money for housing.

The Rate of Interest charged by the State for money lent for Housing purposes is as follows :—

Austria.—No money lent.

Belgium.—To Towns, 3.25 % charged by the Savings Bank. To Societies of credit for lending to others, 3 %. To Societies for construction possessing real estate, 3.25 %. To Workmen or individuals direct, the rate was formerly 3 %, but these loans are no longer made.

England.—Varying from $2\frac{3}{4}$ when the market rate was $2\frac{1}{2}$ to $4\frac{1}{2}$, but always above the market rate.

France.—The Savings Banks generally lend to Societies at between 3 and $3\frac{1}{2}$ %. The Societies generally lend to individuals at 4 %, but some loans are at $4\frac{1}{2}$ %.

Germany.—(*a*), (*b*) Empire and State : 3 % interest and 1 % sinking fund, to societies consisting of employers of government service only.

(*c*) Boards of Insurance, 3-$4\frac{1}{2}$ %.

Towns and Municipalities also advance money to building societies. In 1903, in the Province of Rhineland, 57 municipalities had advanced money or stood security for construction of workmen's houses. The same policy is to be found among the municipalities in the Grand Duchy of Hessen, in Saxony, Baden, etc.

In agricultural and town-extension districts of Prussia, the law on small holdings is now being applied for creating small holdings for workmen, the purchase-money and capital for building being advanced to the holder. As the application of the law to working classes is only beginning, no figures can be given as yet. Examples : County of Dortmund ; district of Segeberg, province of Posen

Holland.—(*a*) To Towns. At market rate. The exchequer here has to pay about $3\frac{1}{4}$%.

Italy.—No information.

The number of years allowed by the State for the repayment of loans is as follows :—

Austria.—No loans granted.

Belgium.—The Savings Bank allows (*a*) Towns, 25, 40, 60 or 66 years. (*b*) Societies, 10, 15, 20 or 25 years. (*c*) Individuals, 10, 15, 20 or 25 years.

England.—Before 1905 about 85 per cent. were for 40 years and under, now the usual periods are 60 years for buildings and 80 years for land.

France.—Generally 25 years for separate houses and 40 years for collective dwellings.

Germany.—(*a*), (*b*), Empire and States—47 years.
(*c*) Boards of Insurances : periods vary.

Holland.—Fifty years. This is generally regarded to be a much too short period and the Minister of the Interior has promised to introduce a law to prolong this period to 75 years.

Italy.—State does not lend.

TAXES CHARGED UPON WORKING-CLASS DWELLINGS upon buying and selling premises :—

Austria.—No information.

Belgium.—The taxes of enregistrement and of mortgage transactions are respectively 5.50 and 1.25 per cent.
Reduction of one-half for working-class dwellings under the law of 1889.

England.—Practically nothing—lawyers get the equivalent of such taxes in costs of conveyance.

France.—7 % of the selling price on changing hands.

Germany.—No information.

Holland.—Purchase Tax, 1½ % ; Registration, 2 %.

Italy.—1 % on the value, but working men buying their dwellings only pay ¼.

Taxes charged upon the Tenants each year :—

Austria.—No information.

Belgium.—The personal taxes charged by the State government are as follows :—
(*a*) 5 % of the assessable value, which is less than the gross rental.
(*b*) 1 to 2.28 francs according to the population of the commune and the number of doors and windows.
(*c*) 1 % of the assessed value of personal estate (always below the actual value).

The total taxes charged by provincial and local governments are equal to the total taxes charged by the National government.

Working-class dwellings, the assessed revenue of which does not exceed a rate fixed according to the local population, have no personal tax or any similar one to pay to the local, provincial or National governments (laws of 9th August, 1889, and 18th July, 1893).

England.—The expenses of local government amounting to from 20 to 25 per cent. of the rent are charged on the tenants.

France.—Two to thirteen per cent. each year.

Legally there is no difference between working-class dwellings and others, but the Communes in assessing the tax are authorised to make slight reductions for low rents, but the arrangements for carrying this into effect are very complicated. In Paris all rents are exempt from the "contribution mobilière" where the value is below 500 francs.

Germany.—No difference.

N.B.—For Berlin, taxes on houses, for sewers and water supply, cost of maintenance and repairs of house, losses on empty premises and on rent, in fact all charges and expenses, are generally estimated at 10 % of the rent.

Holland.—In the very poor houses the tenants pay nothing, in the better houses the tenants pay some taxes, depending on the rent of their dwelling, but no average can be given as all depends on the locality and the percentage is only levied from a reduced rent. When for instance in a certain district, houses of a rateable value of £4 are exempted, the rent of the better houses is reduced by £4 in the calculation o their tax.

Italy.—No information.

Annual Taxes charged upon owners :—

Austria.—No information.

Belgium.—The State Government charges 7 % of the assessable revenue which is less than the gross rental.

England.—Very light.

France.—Nine to sixteen per cent. of rent, according to the commune.

Dwellings constructed according to the conditions of the laws of 1906 are exempted for the first 12 years from property tax, and the tax on doors and windows. This reduction is in favour of the owner.

Germany.—1 to 2 % of saleable value in a great number of Prussian towns. Rates are higher in Bavaria, Saxony, Alsace, where the tax is assessed by Government. The old Prussian tax on "assessed value" of houses is being abandoned. Towns in Prussia are applying now the tax on "saleable value" of houses, agreed to yearly according to the requirements of budget, varying from 1½ per

mille to 4 per mille each year. Then there is a tax for sewers and for water supply.

Holland.—From 4 to 11 % from the rateable value (corresponds with 10d. to 2s. 4d. in the £).

Italy.—Nothing for 5 years in the Kingdom, and for 10 years at Rome.

Special Site Tax laid on Plots not yet covered by Buildings.

Austria.—No information.

Belgium.—The Property Tax is applicable to such plots, but it is a very small one.

England.—No special site tax.

France.—There is no tax on unbuilt-on land except at Paris, where there is **tax on gardens !** but this has mainly a " sumptuary " character.

Germany.—Some towns have established a tax on the " increase of value of land " (Wertzuwachssteuer, Franckfurt, Cologne, Gelsenkirchen, etc.) The number of towns charging the tax is increasing. Rates are generally from 4 to 10 % of the increase of value.

Holland.—No. But those sites form part of one's fortune and taxed as such, though very low.

Italy.—Municipalities may be empowered by the Government to rate a tax on plots not yet covered by buildings, and no more than 1 franc per cent. of their value.

The Ratio of Total Taxes to the Rent is as follows :—

Austria.—No information supplied.

Belgium.—Variable.

England.—From 20 to 25 per cent. of rent.

France.—See paper by M. L. Ferrand.

Germany.—English rates should not be compared to German rates, owing to the difference of system and the great number of taxes in Germany. House tax is heavier in England. On the other hand, direct and indirect taxation is heavier for the working classes in Germany. Income tax in Germany begins at an income of £45 to £60 with a progressive scale from 2 to 4 %, municipal taxation adding an increase of 100 to 200 % according to the local rate. Other direct taxes and the charges of the protectionist system are to be taken into account.

Holland.—For owners it will be in the future $4\frac{3}{4}$ % of the supposed rent. For tenants information difficult to give, but the tax is very light for the really small houses.

Italy.—No information, but see paper by M. V. Magaldi.

LIMITATION OF A MAXIMUM NUMBER OF ROOMS PER GIVEN AREA.

No countries have made building regulations prescribing a maximum number of rooms on a given area of building land, but all have endeavoured to secure a certain amount of open space by other means.

AREA OF ROOMS.

Austria.—The law of 1902 prescribes for workmen's dwellings favoured by it a minimum area of 16-25 m^2 for one room ; 20-35 m^2 for two rooms, 30-80 m^2 for three or more rooms.

Belgium.—There is no minimum area prescribed for rooms by the regulations.

England.—No minimum area prescribed.

France.—No minimum area is prescribed, but no room may be constructed of less than 25 cubic metres cubical contents.

Germany.—No information.

Holland.—As a rule the building bye-laws prescribe that every dwelling shall have at least one room of at least 14 square metres (max. 20, min. 12 metres). Other rooms have to measure at least 6 metres or are left apart. Most bye-laws further prescribe that the whole house has to measure at least, say, 30 square metres.

Italy.—Eight square metres (and 25 cubic metres).

HEIGHT OF ROOMS.

The height prescribed for rooms is as follows :—

Austria.—(*a*) Maximum regulations, 3.20-3.50m.
(*b*) Minimum regulations, 2.20-2.60m.
(*c*) Medium regulations (*i.e.*, the regulations most generally in force), in the towns, 3m. ; in the country, 2.60m.

Belgium.—Most of the local regulations in use prescribe at least 3 metres for the ground floor, and ordinary floors above with 2.50 for underground rooms, and 2.60 for the entresols.

England.—Varying from 2.34 to 2.75 and 2.90.

France.—A minimum of 2.60 is prescribed, but this figure is generally exceeded and averages 2.90.

Germany.—(*a*) Maximum regulations—3 metres.
(*b*) Minimum regulations—2.80 to 2.50 metres.
(*c*) Medium (*i.e.*, the regulations most generally in force)—2.80 metres.

Holland.—(*a*) Maximum regulations 3 metres from the floor to ceiling or beams ; in a very few cases 3.25 metres is prescribed.

(*b*) Minimum regulations, 2.50 metres measured as heretofore, this minimum is an exception, 2.60 might be the real minimum.

(*c*) Medium, 2.80 metres measured as before.

Italy.—Minimum, 3 metres.

THICKNESS OF WALLS.

The figures ordered by the building regulations for the t ickness of walls are as follows :—

THICKNESSES IN CENTIMETRES.

	1st Storey.	2nd Storey.	3rd Storey.	4th Storey.
AUSTRIA (Vienna)—	cm.	cm.	cm.	cm.
Five or more storeys :				
Maximum	90	75	75	60
Minimum	75	60	60	45
Four or more storeys :				
Maximum	75	75	60	60
Minimum	60	60	45	45
Three or more storeys :				
Maximum	75	60	60	—
Minimum	60	45	45	—
Two or more storeys :				
Maximum	60	60	—	—
Minimum	45	45	—	—
BELGIUM—				
(following local regulations)				
Minimum—				
Less than 15 metres high				
Front wall	38	28	28	28
Back wall	28	—	—	—
Gable	28	—	—	—
More than 15 metres high				
Front wall	46	38	28	28
Back wall	28	28	—	—
Gable	28	28	—	—

	Cellar.	1st Storey.	2nd Storey.	3rd Storey.	4th Storey.
ENGLAND—		cm.	cm.	cm.	cm.
Height up to 25 ft.		36	36	—	—
Height up to 30 ft. :					
Minimum		36	36	—	—
Maximum		54	54	36	—
Height up to 40 ft. :					
Minimum		54	54	36	36
Maximum		72	54	54	36
Height up to 50 ft. :					
Minimum		72	54	54	36
Maximum		86	72	54	54
FRANCE—					
There are no regulations prescribed by law on this subject.					
GERMANY—					
One brick=25 cm.					
Five or more storeys:					
Maximum ..	77	64	51	51	38 5th Storey. 33
					Roof. 25
Medium	64	51	51	38	38 —
HOLLAND—					
No information.					
ITALY—					
Five or more storeys :					
Maximum		44	33	33	22
Medium		33	33	22	22
Minimum		33	22	22	22
Four storeys :					
Maximum		44	33	22	18
Medium		33	22	22	18
Minimum		22	22	22	18
Three storeys :					
Maximum		33	22	22	—
Medium		22	18	18	—
Minimum		22	18	18	—
Two storeys :					
Maximum		22	22	—	—
Medium		18	18	—	—
Minimum		11	11	—	—

EXTENT OF ACCOMMODATION AND OVERCROWDING.

Austria.—According to the census of 1900 there were in **Vienna** 1,363,298 persons living in 319,139 dwellings, and of these 592,134 persons or 43 per cent. lived in 161,063 dwellings of one room or one room and kitchen.

Of these last there were 165,000 persons living in 27,397 dwellings under conditions of overcrowding, *i.e.*, six or more than ten to a dwelling of one or two rooms. Altogether from 200,000 to 250,000 or one-fifth to one-sixth of the population of Vienna were overcrowded on this basis.

One-fourth of the housing accommodation is in the form of sub-let dwellings or lodgings and no fewer than 170,709 men or 12.5 per cent. of the Viennese population lived in the dwellings of other people.

A fourth of the people occupy dwellings on short tenancies subject to a fortnight's notice, which in the great majority of cases does not exceed 14 days. The greater number of the working classes lead a nomadic life and cannot possibly develop home life in the best sense of the word.

Things are no better in **Prague** and especially in the suburbs. Zizkow, the largest of these, had 2,545 dwellings containing 18,622 persons, or 42 per cent. of the population, overcrowded. In 60 Austrian middle towns, 150,519 out of 226,526 dwellings or 63 per cent. had not more than one room or one room and kitchen, while 25 per cent. of these were overcrowded.

Belgium.—There are no general statistics, but in the whole country there are 503 persons per 100 dwellings; in the metropolis 798 persons per 100 dwellings, and in the urban and rural districts from 449 to 586 persons per 100 dwellings according to the population of the district.

England.—The census definition of overcrowding is more than two persons to a room counting two young children as one person. In 1901 there were in England and Wales, 2,667,506 persons living in 392,414 *overcrowded* dwellings. There were 507,763 persons living in 251,667 one-room dwellings and 2,158,644 persons living in 658,203 two-room dwellings.

France.—Information is not available as to overcrowding—an attempt was made to get figures for Paris, but it must be accepted with caution.

Germany.—The English measure of calling "overcrowded" a tenement containing more than two occupants per room, cannot be applied to Germany at all. It is difficult to say how many of the wo kmen's dwellings would *not* be overcrowded, in this case. Taking *four* occupants as a measure, the figures for Berlin (in 1900) were :—

TENEMENTS CONSISTING OF ONE ROOM AND KITCHEN.

Occupants per room	4	5	6	7	8	9	10	11	12	13	14
Number of Tenements	35,917	23,024	12,108	5,511	2,281	820	270	77	13	6	1

For Prussian towns, in 1900, a considerable percentage, varying from *10 to 24 per cent.* of tenements consisting of one room or of one room and kitchen had *6 and more occupants.*

PERCENTAGE OF DWELLINGS.

	One room.	Two rooms.	Three rooms.	Four rooms.	Five rooms and over.
Austria :					
Centre of Metropolis	6.07	32.23	28.33	11.86	21.51
Urban Districts ..	28.4	36.0	15.3	8.3	12.0
England :—					
Whole country	2	8	11	24	55
Metropolis ..	20	27	21	10	22
Urban Districts ..	2	9	12	24	53
Rural Districts ..	6	6	11	26	57
Holland :—					Six and Seven. / Over Seven
Whole country	28½	30½	17½	15½	4 / 4
Metropolis ..	19	25½	22½	24	5 / 4
Urban Districts	23½	30½	18½	17	5 / 5½
Rural Districts ..	33	31	16½	13½	3½ / 2½

	Berlin.	Hamburg.	München.	Leipzig.	Dresden.	Breslau.
Germany :—	%	%	%	%	%	%
One Room, in most cases kitchen extra..	50.41	23.83	27.82	26.95	47.40	43.51
Two Rooms, in most cases kitchen extra	28.11	31.20	30.13	36.35	30.30	26.60
	78.52	55.03	57.95	63.30	77.70	70.11
See note N.B. Three Rooms .. / Four Rooms .. / Five Rooms ..	21.48	44.97	42.05	36.70	22.30	29.89

The one and two room tenements form the bulk of the dwellings in large towns, amounting as above up to 78½ % of the total.

N.B.—No *general* definition of the word "room" can be given. In the greater part of German statistics, especially in Northern Germany, the word is applied to rooms fitted with a stove only (heizbares Zimmer), so the kitchen is, then, *not* included. This should be accounted for, if comparing with English statistics.

The DEATH RATES in the various countries are :—

	Death Rate per 1000, all causes.	Tuberculosis Death Rate per 1,000.	Infant Deaths per 1,000 births (in the 1st year).
The whole country :—			
Austria	24.1	3.36	188
Belgium	18.9	1.30	160
England	16.2	1.24†	145
France	19.4	—	—
Germany	*21·1	2.07	194
Holland	15.31	1.79	131
Italy	22.25	1.59	406
The Metropolis :—			
Vienna	19.9	4.18	185
Brussels	18.9	—	—
London	16.2	1.60†	146
Paris	—	—	—
Berlin	—	—	—
Amsterdam	13.66	1.83	110.1
Rome	—	—	—
Urban Districts :—			
Austria	28.8	4.67	—
Belgium	20.06	—	—
England	17·90	1.37†	158
France	—	—	—
Germany	—	—	—
Holland	11.56 to 24.97	1.82 to 2.9	58.1 to 258.4
Italy	—	—	—
Rural Districts :— (under 2,000 inhabitants)			
Austria	24.0	2.89	—
Belgium	18.04	—	—
England	13.54	1.16	117
France	—	—	—
Germany	—	—	—
Holland	11.56 to 24.97	1.82 to 2.9	58.1 to 258.4
Italy	—	—	—

* Average of 10 years.

† Phthisis only— all forms of tuberculosis amounted to 1.777 for England and Wales

MUNICIPAL DWELLINGS.

Belgium.—Only one commune (St. Giles) has up to now built dwellings for the working classes.

England.—12,165 block dwellings with 27,523 rooms : 2,507 tenement houses with 6,068 rooms ; 2,004 cottage flats with 5,747 rooms ; 3,830 cottages with 17,611 rooms—Total, 20,506 dwellings with 56,949 rooms. **Ireland.**—20,634 cottages.

France.—No dwellings built by municipalities ; there is a strong opposition to this in France.

Germany.—Freiburg, Ulm, Mulhausen, Düsseldorf, Strassburg, Lamprecht, Schweinfurt, Mülhausen, Emden, Apenrade, etc., for employees of municipality only. Mannheim, Karlsruhe, Worms, Nürnberg, Heidelberg have all built municipal dwellings.

Holland.—Volendam built 10 dwellings ; Vries 1 dwelling, and Franeker 20 dwellings in 1905. Franeker will build 30 dwellings, and Hellendoorn 6 dwellings in 1907. The new Dutch Housing Law favours "Societies of public utility" rather than municipalities.

Italy.—Dwellings have been built by the towns of Carrara, Fermigano, Milan, and Parma.

BUILDING COST.

The cost per room for building cottages varies as follows :—

	Rural Dist.	Small Towns	Large Towns
	£	£	£
Belgium	25	50	60
England	30	50	60
France	32	—	60
Germany	—	—	—
Holland	25	30	48
Italy	—	54	62

Brussels.—Three-storey houses built in the suburbs by a Society, cost from £12 to £15 per square metre or from 13s. to 18s. per cubic metre.

Four-storey houses cost from £11 to £14 per square metre or from 11s. to 15s. per cubic metre.

[**The site cost** of dwellings in Brussels varied from 8s. 6d. to 27s. per square metre.]

Cost of Building Block Dwellings :—

Belgium, £70 ; England, £90 ; France, £52 ; Germany, £— ; Italy, £40 to £50. The quality and nature as well as the size of the

rooms provided vary considerably, so that these figures must not be used as the basis of comparison between one country and another, but only as a rough indication of the cost in the country concerned.

In **England** the rooms are as a rule smaller than in other countries, the contents varying from 30 to 40 cubic metres, the most common size being 33 cubic metres.

The average COST OF BUILDING per square metre :—

Germany.—(*a*) Houses for one family in Rural districts :— Small towns, middle towns :—90 marks (1½ storeys).

(*b*) Tenement Houses (3 storeys) :—

Small towns, 54 marks ; middle towns, 51 marks ; large towns, 53 marks.

(*c*) Block dwellings (four or more storeys) per 1 square metre of each storey :—Middle towns, 67 to 77 marks ; large towns, 55 to 69 marks.

The above figures are taken from houses mortgaged by the Imperial home department and built in different parts of Germany.

Figures given by a Building Inspector shew that the cost of building per 1 square metre for houses of 1 storey, 81.7 ; 2 storey, 73.7 ; 3 storey, 70.3 ; 4 storey, 70.7 ; 5 storey, 72.3 marks.

Holland.—In the great centres of population there are tenement houses and blocks, though the latter are scarce and not to compare with the gigantic blocks in Berlin or Vienna. In the smaller towns and in the rural districts the cottage is still all-prevailing, and dwellings for more than one family are seldom built, but in some towns there are a lot of old and dilapidated houses left by the better classes and occupied by three, four or even more poor families.

The building costs per square metre vary in the rural districts, for well built but plain and simple houses from £1 10s. to £2 16s. and a fair medium might be £2 8s. In the smaller towns the costs are about £2 to £3 with a medium of £2 15s. These prices are paid by building societies, and a jerry builder would pay from 10 to 20 per cent. less and build 30 per cent. worse. In each case the above prices are for one-storied cottages with a timbered roof and two or less bedrooms in that roof. The area is generally 30 to 40 square metres.

In Amsterdam and other cities the cost per square metre is higher, and the accommodation is less, because of the different type of building causing a loss of area in staircases, etc. The costs of streets, sewers and sites are also greater, while the working expenses are heavier through empties and losses of rent.

THE RENTS OF WORKMEN'S HOUSES vary according to the number of rooms they contain and the district in which they are situated, as follows :—

In **Belgium** the dwellings provided by societies and otherwise for workmen become in most cases the property of the workmen.

Other rents are as follows :—

	One room.	Two rooms.	Three rooms.	Four rooms.
HOLLAND—Weekly				
Capital and large cities	1/8 2/- 3/-	2/6 3/6 5/-	3/6 4/- 6/-	4/2 5/10 7/-
Small cities and provincial towns ...	10d. 1/8 2/6	1/8 2/4 3/4	3/4 4/2 4/7	3/9 4/2 5/5
Rural districts ...	5d. 1/2 1/8	1/- 1/5 2/1	1/8 2/1 3/-	none.
ENGLAND—Weekly				
Capital and large cities	2/- 3/- 6/-	3/6 5/- 6/-	6/- 8/- 10/-	8/- 10/- 12/-
Smaller towns ...	— — —	2/6 3/9 5/-	3/- 4/- 5/6	5/- 6/- 8/-
Villages	— — —	— — —	1/6 2/- 3/-	1/6 3/- 4/6
ITALY—Monthly				
Naples	9/- — 13/6	12/- — 27/-	17/6 — 30/-	— — —
Small cities... ...	1/4 — 14/-	1/6 — 16/6	3/- — 24/-	— — —

WAGES in the building trade vary as follows in the principal capitals :—

	Vienna.	Brussels	London	Paris.	Berlin.	Amsterdam.	Rome.
Bricklayer or Mason	4/- to 4/8	4/9	10d. to 10½d. per hour.	—	30 to 40 marks per week.	5d. to 7d.	2/6 per day.
Carpenter ...	4/5 to 4/7	1/8 to 7/-		—		4½d to 5d. p.h.	
Joiner	4/-			—		—	
Painter	4/- to 4/1 p.d.	1/8 to 7/- p.d.	7d. to 8d.	—	—	—	—
Unskilled labourer	2/4 to 2/6 p.d.	—	7d. per hr.	—	—	3½d. to 4½d.	1/8 to 2/- p.d.

In the small towns of **Germany,** Bricklayers and Carpenters are paid from 20 to 25 marks a week.

In **England** most workmen have to pay 20 to 30 per cent. of their wages in rent—sometimes more.

In the small towns of **Holland**, wages are—Masons, 5d. ; Carpenters, 3½d. to 4½d., and Labourers, 3d. to 4d. per hour. In the rural districts the figures are : Masons, 2¾d. to 4½d. ; Carpenters, 2½d. to 4d., and unskilled labourers, 1½d. to 3d. per hour. Similar proportionate reductions are found in other countries.

SUPPLEMENTARY.

Norway.—The chief sanitary rule for all new quarters in Christiania is that the streets should be North and South, so that all rooms in houses should get some sun. If adjoining owners arrange, or the area belongs to one owner, the normal breadth of two house areas (or depths of covered site) and one street of 20 metres is 42 metres, or in the case of older streets, of 15·70 metres, a breadth of 37·70 metres or sometimes 32·50 metres. If another building is erected on this area, the unbuilt-on ground has to be so big that it becomes more expensive. A building section or estate of normal size and shape is a rectangle about 100 metres by 42 metres with a carriage way down the middle of the plot through the centre of the short ends, and with an interior courtyard about 78 feet by 20 feet. New streets have been cut through old quarters and old houses taken down, and the new rules enforced for new ones, which tend to empty the old tenements so that the latter will not let. The municipality has often hastened the work of improvement by buying old narrow alleys and single houses Where old buildings have been declared unfit for habitation, it has destroyed them and used the areas for open spaces and streets.

In 1894 two funds were created to lend money. (1) To help in acquiring a house. (2) To help in acquiring land in small parcels. But only the first was made use of.

In 1903 a bank was set up which lends (1) for acquisition of small holdings up to £150 at 3½% with amortisation in 47 years, the first five years' payments being excused ; (2) to acquire their own houses up to the value of £110 at 4%, to be repaid in 28 years, and no part repaid in the first two.

Although the sums lent have been small in proportion to the total cost, yet the Bank has done much good. Unfortunately the State demands the guarantee of the commune as well as mortgage security.

Wooden Houses.

A Society was started in 1900 by printers with the object of getting members their own homes in Christiania, and began by buying 600 hectares outside the town, each house to have two hectares. Already 54 have been built and 28 measured out. They

are wooden houses with tiled roofs in different styles, generally with two rooms and kitchen below, and three above. The Society is Co-operative and has a Committee. Rents are from £11 to £13 a year, and this covers interest and paying off capital. In 18 to 20 years the tenants will own their houses. The 550 inhabitants have introduced various Co-operative arrangements for the supply of goods and management of the houses. The cost of houses was £11,000.

SWEDEN AND TOWN PLANNING.

The following extracts from the Swedish Building Law of 1874 will give an idea of its provisions on town planning.

Section 9 (1) For every town there shall be prepared a plan for the regulation of its general arrangements and of the building within it. The plan shall regulate not only the buildings but the streets, the markets, and other public places. . . . .

. . . . . .

(3) No building which contravenes the regulations of the existing plan must take place in a town, nor shall a town be extended into a district for which no building plan has been prepared.

(4) Should the extension of a town into a district which is not included in its building plan become necessary, or for some other reasons be desired, a plan must forthwith be prepared for the said district in order that no difficulty may be created by the erection of buildings before a plan is prepared.

Section 12 (1) The Town Plan must be so prepared that the requirements of *traffic* in respect of ample space and convenience shall be supplied; that the *light and air* needed for health shall be provided; that *danger from fire* shall be guarded against, and that there shall be the *open spaces*, the variety of construction, and the *beauty* necessary for aesthetic reasons: For this purpose care must be taken amongst other things—

(*a*) That *streets* shall be wide and shall run in the directions most suitable for traffic.

(*b*) That large and suitable *sites* shall be provided for markets, harbours, and other places where there will be much traffic.

(*c*) That wide *promenades or boulevards* with shrubberies in the middle, and roadways on either side, or with other suitable arrangements, shall traverse the town if possible in various places and in different directions.

(*d*) That as many as possible other public *planted open spaces* shall be provided in the town.

(*e*) That on the one hand the residential districts shall not be so large or so crowded with houses as to prevent the *free passage of fresh air* or to interfere with the work of extinguishing fires, and on the other hand that in the said districts the building sites shall be of sufficient size to allow of the erection of commodious dwellings and the provision of open and *well-ventilated yards*.

(*f*) That where it is found to be possible lines of *back gardens* shall be so arranged in the residential districts of the town that there shall be on each side of the gardens a line of building sites; and also

(*g*) That where it is found to be desirable and possible there shall be *front gardens* between the houses and the streets.

(2) In no circumstances must the said back gardens and front gardens be built over or used for any other purpose than that of gardens or other form of planted space; and it shall be the duty or the surveyor to see that this regulation is enforced. It shall be the duty of the owners to keep the gardens always in good order.

Section 13 prescribes widths of roads as follows:—Normal width 58½ feet. Specially exempted short streets, roads at sides of boulevards and streets with buildings only on one side may have a width of only 39 feet. "Streets which have front gardens on one side or on both sides of them, provided that the distance between the two rows of houses is at least 59½ feet, may also have a width of not less than 39 feet."

CHAPTER XII.

GENERAL INFORMATION.

Under this heading will be found a number of useful facts and figures supplementing many of the particulars given in the Housing Handbook, or embodying information on various points as to which the writer has been from time to time questioned by housing reformers and members or officers of local authorities.

CHEAP TRANSIT.

(See pp. 221 to 246 Housing Handbook).

There are indications that the big railways will abandon the area of excessive competition and short distance traffic in inner London to the tubes and trams, and will seek financial salvation in the development of a ring of outer suburbs. The Great Central policy is definitely to give facilities to such places in the hopes that presently they will grow and be remunerative. From Beaconsfield, 23 miles out, a morning train does the journey in 36 minutes, and the season ticket is £14 per annum. The L., B. and S. C. R. issue second class season tickets to Brighton at £12 the half-year, and the morning journey is only 70 minutes. Similar facilities are given by other lines for Hitchin, Watford, St. Albans, Harpenden, and Bedford.

Tube Railways.—Of the lines mentioned on page 237 of the Handbook, the following were open at Midsummer, 1907, Baker Street and Waterloo, with extensions to Elephant and Castle, Edgware Road, Great Northern and City, Charing Cross, Euston, and Hampstead, Brompton and Piccadilly, with extensions to Great Northern and Brompton, and part of the district deep level extension to Hammersmith. The Great Northern and Strand line was nearing completion. The enormous capital outlay on these lines has made it difficult to pay their way at the low fares established, viz., 3d. and 4d. from end to end of London, with lower figures for intermediate distances.

Electric Tramways.—A comparison of the following table with the figures on pp. 230 to 235 will show that the cost of construction and working expenses are slightly higher; the number of municipal tramway systems, the length of track and the number of passengers have nearly doubled.

In 1905 no less than 1,780 out of 2,116 miles of tramway were worked by electricity. It may be added that the profits of tramways, applied in relief of rates, amounted to about £210,000 in 1905, or an amount equal to more than 3d. in the £ on the rates, and varying from 2d. in the £ at Sheffield to 7¾d. in the £ at Leeds.

TRAMWAYS IN THE UNITED KINGDOM.

	Local Authorities.		Companies.	
	1905-6.	1904-5.	1905.	1904.
	Number.	Number.	Number.	Number.
Undertakings owned ...	175	174	137	146
	£	£	£	£
Total capital outlay ..	37,156,460	32,964,144	21,021,372	19,711,008
	Miles.	Miles.	Miles.	Miles.
Lines open	1,491¼	1,395¾	748¾	721
	£	£	£	£
Cost per mile	24,916	23.616	28,072	27,628
	Number.	Number.	Number.	Number.
Undertakings worked ...	123	115	127	123
	£	£	£	£
Capital outlay	31,147,306	28,477,864	26,305,028	24,164,831
	Miles.	Miles.	Miles.	Miles.
Track operated	1,273¾	1,199	936	952¼
	£	£	£	£
Gross receipts	6,853,486	6,089,991	3,789,692	3,827,145
Working expenses ...	4,323,734	3,873,394	2,512,029	2,691,655
	Per cent.	Per cent.	Per cent.	Per cent.
Ratio to income	63·08	63·60	66·28	70·33
	£	£	£	£
Nett revenue	2,529,752	2,216,597	1,277,663	1,135,490
	Per cent.	Per cent.	Per cent.	Per cent.
Equivalent return on capital	8	7¾	4½	4¾
	Miles.	Miles.	Miles.	Miles.
Car distance run	154,965,781	138,572,117	89,183,683	88,706,966
	d.	d.	d.	d.
Nett revenue per car mile	3·91	3·83	3·43	3·07
	£	£	£	£
Nett revenue per track mile	1,660	1,848	1,365	1,192
	Number.	Number.	Number.	Number.
Passengers carried ...	1,529,596,438	1,355,366,775	706,416,339	713,547,361
	d.	d.	d.	d.
Average fare per passenger	1·05	1·05	1·20	1·21

The Example of Belgium.—It is possible for town labourers in Belgium to live in remote rural districts and travel daily to and from their work, owing to the cheap fares and weekly tickets issued by the Government for the express purpose of binding rural dwellings and town industries together. Excessive prices for land in urban centres and the erection of block dwellings have been largely checked.

Professor E. Mahaim has given the following interesting facts and figures on this subject :—

The nation owns 4,046 kilometres of railway out of 4,578, and will ultimately acquire all.

Belgium has 15 kilometres of main railway and 25 kilometres of light railway per 100 square kilometres, or one kilometre of main railway for 1,150 persons and one kilometre of light railway for

931 persons. Tramways are also provided to the extent of one kilometre of tramway for each 5,700 of the population, and the fares are from five to ten centimes for any distance in each town.

On State railways alone, one-quarter of the working class travel to and from their work.

Some journeys last three hours—this is too long. Fares are 1/6 per week for a 20 miles double journey each day; 2/- a week for 44 miles and 2/6 a week for 66 miles.

Interesting diagrams sent to the International Housing Congress shewed:—

(*a*) The average length of journey to and fro on the railways was 12 kilometres in 1872 and 17¼ kilometres in 1905.

(*b*) The total number of journeys made has nearly trebled in the last 10 years and amounts to 58,060,495, costing, however, only £28,368.

(*c*) The average cost has been 1/3 a week for six double journeys.

(*d*) The area of the labour market of Liege extends almost to Ostend, and out of 5,830 workmen travelling, no less than 1,063 lived more than 50 kilometres from Liege.

Cheap fares in Belgium have stopped the depopulation of rural districts and the congestion of towns in a very large measure. They have by opportunities for extreme mobility enabled ownership of dwellings by workmen to be carried out on a large scale with less objections on the score of restricting opportunities for work.

The National Society for promoting Light Railways has been often put forward as a *model for the organisation of a National Housing Society.*

Its capital comes from the State, provinces and towns, to the extend of two-thirds, and from individuals to the extend of not more than one-third.

It is managed as a trading concern by a nominated board, on which the various interests are all represented.

The Government has a voice in the amount of fares (these are from 5 to 7 centimes the kilometre for short journeys).

Dividends from receipts go *first* to the shares of the public authorities.

FREE TRAMWAYS FOR CERTAIN AREAS.

Roads, bridges, and ferries constructed at a large capital outlay and maintained at a large annual cost, were not free for public use until comparatively recent years, but now, in the interests of the public, they have in many cases been made quite free, so that all the working expenses and the annual charges on capital outlay are defrayed by the general body of ratepayers. Thus the workman who has no vehicle of

his own has to contribute towards the upkeep of means of transit for the owners of motor cars, carriages, omnibuses, and tradesmen's carts. At first sight this may appear unjust to the workman, but on second thoughts it will be seen that while many services maintained at the public charge, only benefit one section of the community or benefit that one section more than any other, yet all round justice can be done in the long run by attending to the needs of all, so that although it helps to pay for a service which specially benefits B, compensation is obtained by B helping to pay for a service which specially benefits A, and so through a multiplication of cases and persons. Thus we now find the question of free or subsidised means of transit advocated in some quarters as a set-off against free roads and bridges.

It is, however, much more likely to arise at a very early date in a partial and tentative form in connection with the development of new suburban areas on the outskirts of our large towns. Just as free lifts are part of the normal equipment of buildings where the vertical extension of dwellings has been fully carried out, so free trams will, before long, be part of the normal equipment of buildings in certain districts where horizontal extension of dwellings prevails to a great extent. It is, of course, only reasonable to urge that experiments in this direction should at first be confined to cases and areas where the cost of such free trams can be included in the rents of the dwellings occupied by those who are allowed to travel free. A few statistics as to the possible working out of schemes of this kind may be suggestive as to the possibilities in this direction, but they cannot of course be taken as rigidly accurate, though they are based on the actual ascertained cost of all the tramway systems in the British Isles.

The cost of equipping suburban land with trams may be taken at £25,000 per mile for initial capital outlay, or including working expenses and loan charges, £5,000 per mile per annum. This is on the assumption that there is in each direction a five minute service for twelve hours each day, and a ten minute service for another six hours, or a total of 131,400 car mile per annum, and that the inclusive cost is 9½d. per car mile—an outside estimate.

It is difficult to say how much land could be served by a mile of track, but reckoning fifteen minutes' walk as the maximum distance on either side of the trams, we get an area of say 1,760 by 2,500 square yards or 1,000 acres, so the annual cost of free tramway equipment may be put at £5 per acre per annum, and this sum capitalised at 30 years means £150 per acre as the initial capital outlay per acre, that ought to be sufficient to convert comparatively inaccessible land into accessible building sites, with free trams running to and fro for 18 hours each day. Now, assuming an average of only four houses to the acre, this means less than 6d. per house per week rent, to include free travel, and it is well-known to most students of the question that the difference in ground rent and other rents caused by a mile or so

difference in distance is often considerably more than 6d. per house per week, even when the houses are, in the latter case, crowded together on the land. The annual cost of free trams in the Metropolis and large urban centres would, of course, be more than £5,000 per mile of route, owing to the more costly system of installation and the more frequent service, and would vary from £6,000 per mile in Manchester to £18,000 per mile in London, but even in the latter case it may be pointed out that the initial capital outlay on the southern system of the London County Council Tramways was only £3,000,000 for 30 miles, and that the working expenses in addition were only about £450,000 per annum for carrying 141,845,555 passengers with the further result of reducing overcrowding to an enormous extent.

If we compare these figures with the fact that London has spent over £3,000,000 in buying 100 acres of slums, besides £2,000,000 in rehousing 36,000 persons, we must readily admit that a vast economy could be effected by carrying out a combined scheme of land purchase, suburban housing, and free transit for residents on the new estates or garden cities, rather than subsidising slum owners and building comparatively costly and less healthy block dwellings in congested centres. Put the workman near his work in terms of time, cost, and readiness of access, and the necessity for rehousing in dear blocks on dear sites would largely be done away with.

HOUSING FINANCE.

(See pp. 153 to 178 Housing Handbook).

The Public Works Loan Commissioners.—This body gets its funds from the National Debt Commissioners, supplemented by the proceeds of local loan stock, £20,000,000 of which has been borrowed from the Savings Bank—which gives $2\frac{1}{2}$ per cent. to its depositors.

The Commissioners are supposed to assist minor housing authorities with loans, and also housing companies and societies, as well as individuals willing to erect dwellings for the working classes. The total amount advanced for housing purposes up to 31st March, 1906, is £3,938,604, viz., £2,318,765 to local authorities on the security of local rates, and £1,619,929 to companies and private persons on the security of property.

The period for repayment is limited as follows: Local authorities, England and Wales, 50 years; Companies and private persons, England and Wales, 40 years; Local authorities, Scotland, 30 years.

The rates of interest are fixed by Treasury minute from time to time. From April, 1904, to September, 1907, they were as follows for local authorities:

Loan period not exceeding	20	years,	$3\frac{1}{2}$	per cent.	per	annum.
,,	,,	,,	30	,,	$3\frac{3}{4}$	,,	,,
,,	,,	,,	40	,,	4	,,	,,
,,	,,	,,	50	,,	$4\frac{1}{4}$	,,	,,

On September 13th, 1907, a Treasury minute *reduced these rates* to $3\frac{1}{2}$ per cent. for 30 years, and $3\frac{3}{4}$ per cent for 50 years. The fees payable to the Board vary from £10 10s. for a loan of £1,000, and £22 5s. for a loan of £3,000, to £31 for a loan of £10,000, in addition to fees for services by the office of works and for out of pocket expenses. The mean rate of interest for the last 32 years is about $3\frac{1}{2}$ per cent., and the average rate in 1906-7 was £3 13s. 7d., the highest rate for 21 years. The amount advanced has averaged about £2,637,322 per annum, and the amount now outstanding is £49,636,955, of which only £945,165 is for housing loans.

Housing Loans to Societies of Public Utility and to Individuals.—In lending money for housing purposes under Section 67 of the Act of 1890, it has been the practice of the Public Works Loans Commissioners to discriminate between those borrowers who will agree to restrict the dividends to not more than 5 per cent., and those not so agreeing.

The Treasury minute of 1904 provides for lending to the companies and individuals who will agree to restrict their dividends to not more than 5 per cent., at the same rate of interest as that charged to local authorities.

The Regulations with reference to such Loans are as follows:

Applicants for loans must furnish—

(*a*) A plan in duplicate of the site upon which the dwellings are to be provided.

(*b*) Detailed drawings of the dwellings intended to be erected, and of the drains.

(*c*) Specification of the works to be executed, and estimate of the cost.

The plans, specifications, etc., will be submitted by the Public Works Loan Commissioners to His Majesty's Office of Works for their approval, and their report as to the suitability and sufficiency.

The Commissioners of Works will require to be satisfied that all proper conveniences will be supplied, and particularly that sufficient water-closet accommodation will be provided for each tenement, and sufficient dust-bins; that the dwellings will have sufficient light and ventilation, and will be sufficiently provided with water.

Parties to whom monies are advanced will be required to enter into the following covenants with the Public Works Loan Commissioners:—

(*a*) To produce accounts when required showing the income and expenditure in respect of the dwellings, and the rent charged to each occupant.

(*b*) To insure, and keep insured, the buildings against fire in such amount as may be agreed with the Loan Commissioners, and to produce the receipts for the annual premiums when required.

(*c*) To cause the dwellings, passages, staircases, etc., to be kept clean.

(*d*) To cause the water-closets, etc., to be kept in good order.

(*e*) To cause the dust-bins to be emptied at intervals of not more than seven days.

(*f*) To take precautions against any interruption to the supply of water.

(*g*) To keep the windows in good order and repair, and the chimneys swept.

(*h*) To keep the drains in order and execute such works as may from time to time be necessary to keep the dwellings in a sanitary condition.

(*i*) To keep the dwellings in good substantial and tenantable repair.

(*k*) To allow inspection by Commissioners of Works at all reasonable times, and do all such works and repairs as may from time to time be required by those Commissioners.

(*l*) That the dwellings shall be, as far as practicable, occupied only by persons of the working classes.

(*m*) Not to permit any dwelling to be occupied by more than one family, or the tenants to underlet or take lodgers without the previous consent of the Loan Commissioners.

And such other covenants as the Loan Commissioners may consider necessary or desirable.

Where a loan is to be advanced by instalments the Loan Commissioners will require to be satisfied before granting the loan that the applicant has sufficient capital in addition to the proposed loan for completing the buildings.

The outstanding loans to ten private individuals under Section 67 of the Act of 1890 amount to £68,815, while for nine Welsh companies it is £40,515, for eleven Welsh building clubs it is £51,260, for nine London Dwellings Companies, £787,611; and for the Tenant Co-operators' Society, £9,075.

Cheap Money and Parliamentary Committees.—The reports of the committees on rehousing obligations and repayment of loans (pp. 267-8 Housing Handbook) have been substantially embodied in the Act of 1903 (see Appendix herewith).

The recommendation of the committee on Savings Banks Funds to reduce the rate of interest has not been carried out. The loss on the present system of investing the funds amounted to £617,330 in 1905, and was estimated to be £300,000 a year in future. It may be added that in Belgium, up to 1904, the Savings Bank had advanced a total sum of £2,510,176, of which £1,121,941 was at $2\frac{1}{2}$ per cent., £1,220,374 at 3 per cent., and £60,131 at $3\frac{1}{4}$ per cent. M. Hankar, the new director of the Savings Bank, has introduced an ingenious system for making these loans even more beneficial to the working classes.

Cheap money ($3\frac{1}{4}$ per cent., including repayment of loan) has already been voted for Ireland to the extent of about £1 per head of the population, and if the example of Belgium is followed by our Government we can get £36,000,000, or about £1 per head of the population, by borrowing one-fifth of the £180,000,000 of working-class money now in the savings banks, lent to the Government at $2\frac{1}{2}$ per cent., but for which municipalities have been charged as much as 4 and $4\frac{1}{4}$ per cent. when required for housing purposes. Our endowed public charities also have £24,820,945 invested in various securities at an average rate less than $2\frac{3}{4}$ per cent., and if these sums are set free for housing purposes as in many other countries our credit will only require improved organisation to enable us to meet all housing needs.

In addition to the foregoing, however, the Church Estates Commissioners have £9,072,091 invested in consols at $2\frac{1}{2}$ and $2\frac{3}{4}$ per cent., besides £10,307,096 in other securities, and large areas of land.

Queen Anne's Bounty, another semi-philanthropic institution, had over £5,000,000 invested in various securities, in addition to owning large areas of land. It may be mentioned as an encouragement to promoters of housing schemes in towns or villages where there are large endowed charities, that one board of Charity Trustees were allowed to invest £220 in the Winchester Cottage Improvement Society. The amount is small but the precedent is surely invaluable.

The following clause from Mr. Mackarness's Rural Housing Bill, examined by the Select Committee in 1906, ought to be embodied in any new legislation :

Any university or college in any university, and any trustees for charitable purposes holding land, may and are hereby (notwithstanding any Act of Parliament or charter, or any rule of equity to the contrary) authorised at any time to erect on their own land, houses for the accommodation of persons of the working classes, and to expend on such purpose any funds at their disposal or to lend any sums at their disposal or in their possession, to local authorities or recognised societies of public utility, at such rates of interest giving not less return on the sum lent than the same amount invested in Government consolidated 2½ per cent. stock.

Income Tax on Municipal Houses.—As questions are often asked on this subject by those preparing housing schemes, it may be useful to point out that the charge for income tax on an estate of workmen's dwellings is made as follows :—The houses are assessed in the ordinary way to Schedule A on the net annual value, from which the usual one-sixth is allowed for repairs ; this is paid in full, but the *Council retain the income tax on the interest on the loans borrowed* for workmen's dwellings. The Richmond figures in 1903 were as follows :

	£
Schedule A Assessment	1597
Amount of interest on Loans	1140
Difference *on which the Fund was charged* at 1/3 in the £	457

The right to retain tax on interest is of course the ordinary one possessed by all mortgagors of property, although in the case of a Corporation, the property is not specifically mortgaged.

Fair Rent Courts.—A proposal to fix fair rents in towns finds much favour among many working class leaders, but apart from the question of practicability, there is a danger of stereotyping existing high rents. On this matter the Irish members of Parliament can speak with some authority, and the following extract from a speech by *Mr. John Dillon, M.P.*, to the Irish Town Tenants League in 1906, put the case in a nutshell. He said :

I was particularly anxious to hear the views of the delegates in connection with the question of judicial rents in towns. I listened most attentively, but not a single speaker alluded to this very important subject. I have given it a great deal of thought, and I must confess that I find myself in great difficulty regarding it, while I am intensely anxious to be in a position to be able to draw up some clause to carry out the proposal.

THE DIFFICULTY OF FIXING JUDICIAL RENTS IN TOWNS

is incomparably greater than that of fixing fair rents on farms in the country, and yet we must remember that the system of fixing fair rents on farms proved a total

failure. I would ask you to remember this—that the old Land League never accepted the principle of fixing fair rents, and Mr. Davitt will bear me out in that. Twenty-five years ago, when the proposal was made to solve the Irish Land Question by fixing fair rents, Mr. Davitt and myself, and all the old veterans of the Land League, stated that that system would break down, and that it would never be a success. A quarter of a century of experience has

ENTIRELY JUSTIFIED OUR PROPHECY,

and we are now engaged in sweeping it completely out of the country.

Actual Rates of Interest charged to local authorities on loans for housing purposes (only about half of these bodies borrowed from the Public Works Loans Commissioners):

Aberdeen	3, 3½	Esher	3¼	Salford	3¼, 3½
Aberystwith	3¼	Farnham	3½	Sheffield	3, 3½
Altrincham	3¾	Folkstone	3	Southend	3½, 4
Bangor	3½ to 3¾	Grays	3½	Southgate	2¾
Barking Town	3½	Guildford	4	Stafford	3¼
Barnes	3, 3½	Hampton	3½, 3¾	Stanley	4
Bradford	3⅓	Heston Isleworth	3¼, 3¾	Swansea	3½
Brentford	3	Hornsey	3, 3½	Tottenham	3¾
Brentwood	3½	Huddersfield	3½	West Ham	3½
Brighton	3, 3½	Leicester	3½	Wellington	3½
Burton-on-Trent	3	Merthyr Tydfil	3¼	Whitley Upper	3½
Chester	3½	Middlesborough	3½	Wolverhampton	3
Ealing	3½, 3¾	Newry	3¼	Wood Green	3
East Grinstead	3½	Plymouth	2¾, 3	Workington	3½
East Ham	3½, 3¾, 3⅞	Prescot	3½, 3¾	Wrotham	3½
Eccles	3½	Rhyl	3¾	Great Yarmouth	3½, 4
Edmonton	3¼	Richmond	3, 3¼		
Erith	3½, 3¾	Risca	4		

Rural Councils.

Maldon	3¾, 4¼	Malpas	4	Westbury	3¾
Sevenoaks	3½	Thingoe	3¼		

Some typical sinking fund charges are as follows (per cent.):

Bradford	1½	Ealing	1¼	Erith	1¼
Folkestone	2½	East Grinstead	2½	Stafford	1½

Rents and Rates.—Rents are sometimes fixed at such a high figure that the rates are charged upon the higher scale, and what is gained in gross receipts is lost by increased outgoings. Irrecoverable arrears of rent are often remarkably small. In 1906 the Warner Estate only lost £24 in bad debts from 4,000 tenants, with a rent roll of £67,549. *See also pages 34, 61, 62, 63, 73, 100, 103, 114, 116, 123, 145, 149.*

Repairs vary considerably accordingly to the nature and management of property. In some exceptional cases they amount to 20 per cent. of the rent actually received, but on the other hand they are as low as 8 per cent. in the case of the 4,000 cottages of the Artisans' Dwellings Company, and a fair average might be taken at 10 to 12 per cent. *See also pages 34, 61, 62, 63, 73, 100, 114, 116, 123, 145, 149.*

The writer has always urged the need for giving the tenant an interest in keeping repairs low, and in this connection the interesting experiment of Russ Suchard and Cie, of Sevrières, on Lake Neuchatel,

is worthy of consideration. This firm have built three types of dwellings for their workpeople, let at rents of 17·50 fcs. to 18·50 fcs. per month.

(1) Out of these rents *2·50 fcs. and 3·50 fcs. are set* aside for repairs.

(2) Inspection is made at intervals by the Surveyor, who fixes repairs and debits the cost against the tenants.

(3) *Every three years* the accounts are made up *and the balance not spent* is returned to each tenant.

The effect of this measure has been excellent—the workmen have realised that it was their interest to take care of their dwellings and to make small repairs at once.

The up-keep has been so perfect that the firm have been able to repay to several tenants the whole of the sum put in reserve, and to most of the others the half.

Closing Orders.—Most housing reformers think that local authorities should have power themselves to issue closing orders subject to appeal. Powers of this kind were given to the Corporations of Darlington and Newcastle in 1872 and 1882, but attempts by other towns to get similar clauses in local Acts have been opposed by the Police and Sanitary Committee of Parliament. The clause in the Darlington Act is as follows:

DARLINGTON LOCAL ACT, 1872.

Simplification of Procedure for Closing Orders.

If the Medical Officer, the Sanitary Inspector, and the Borough Surveyor shall certify in writing to the Corporation that any house or building is unfit human habitation (in which certificate they shall state heir reasons for so certifying), the Corporation may, by their order affixed conspicuously upon such house or building, declare that the same is not fit for human habitation, and it shall not, after a date in such order to be specified, be so inhabited, and every person who shall after the date or time mentioned in such order, let or occupy or suffer to be occupied such house or building shall be liable to a penalty not exceeding forty shillings.

Rural Housing Inspection.—A Parliamentary Return applied for by Sir J. Dickson-Poynder, M.P., and issued in September, 1907, showed that 682 rural districts had appointed medical officers of health, and that in the case of 645 medical officers and 656 sanitary inspectors the County Council paid half the salary, thus leaving only 37 districts where the salary was not so paid. In 30 cases districts had combined for having a medical officer of health.

Only four single districts have a full time M.O.H., but 23 combined districts have officers independent of private practice. Salaries average about £10 per 1,000 inhabitants. There are 597 inspectors of nuisances holding other appointments, 140 following private occupations, and only 98 giving their whole time. The inspectors include two licensed victuallers, one farmer, one poultry dealer fancier, one landowner, one auxiliary postman, one newspaper man, one monumental mason, one estate agent, and one solicitor's clerk. The salaries of inspectors vary from £9 to £200 per annum.

SMALL HOLDINGS.

The great influence of the multiplication of small holdings in arresting rural depopulation and urban overcrowding has been dealt with in pages 184-188 of the Housing Handbook, and although the reverse current of population in Denmark to the rural districts has not been maintained, the main arguments still hold good till the population on agricultural areas has reached what we may call saturation point. The movement in England is very far indeed from reaching that point, and there is room for a great and useful increase. We imported from abroad in 1891, butter, bacon, eggs, poultry and cheese to the value of £27,017,442, and in 1904 this had increased by £20,000,000, or about 80 per cent., to a total of £48,731,599. Allowing for cost of production and assuming £75 as the net return per holding, this *increase alone* might mean a living wage for 150,000 small holders, or nearly a million persons.

Mention has been made in the Housing Handbook of Lord Carrington's pioneer efforts in this direction, and it only remains to be added that as Minister of Agriculture he has arranged for some 2,500 acres of Crown Lands to be cut up for small holdings in addition to farms at Bromham and Barwell. The last named farm used to employ 13 cottagers and 26 casual labourers, but is now let to 75 small holders.

The small experiment at Spalding seems already to have almost stemmed the rural exodus, for whereas the population of the 19 parishes round Spalding decreased between 1881 and 1891 by 2,282 persons; during ten years 1891—1901 there has been a decrease of only 115. The following notes on other examples are interesting :—

Isle of Axholme, near Epworth. Mr. Rider Haggard was told that 23 men now farming from five to 120 acres each all began life as labourers.

"*Rock—Worcestershire.*" 160 Holdings in 20 acres, gradually reclaimed from the forest of Wyre. Pauperism only 6 per 1,000.

"*Evesham.*" Surrounded by 10,000 acres of Small Holdings, three to eight acres each, mostly tenancies.

"*Winterslow—Wiltshire.*" A farm formerly employing three labourers now supports 50 to 60 small holders with their families.

"*Rew Farm—Dorsetshire.*" 343 acres had twenty-one people in 1888, now the population is 100—rateable value increased by 60 per cent.

"*Blairgowrie—Scotland.*" 600 acres formerly worked by *twenty* hands, now gives employment to *four hundred* on small holdings for fruit culture. Wages formerly £728, now £10,500 a year. Produce formerly £632, now £27,000 a year.

"*Catshill—Worstershire County Council.*" Has thirty-two holders with an average of 4½ acres, and in nine cases houses and farm premises have been built at an average contract price of £286, of which the County Council has advanced three-fourths.

Small Holdings Act, 1907.—Lord Carrington and the Right Hon. L. V Harcourt, M.P., have piloted through Parliament a most useful measure in the shape of the Small Holdings Act, 1907, which may be briefly summarised as follows:—

(1) A small holding is defined as one not exceeding 50 acres or £50 annual value.

(2) County and Borough Councils are to be provided with *compulsory powers* to purchase land, or hire it for 35 years.

(3) For the purpose of acquisition these authorities can raise money on loan, repayment being spread over 80 years.

(4) They can *let this land*, but cannot sell it. (Land acquired by agreement can be sold under the Act of 1892.)

(5) *If a County Council fail* to enforce the Act, the Board of Agriculture, acting through *Commissioners*, *may frame schemes themselves*, and compel the defaulting Council to pay.

(6) The Board of Agriculture will have a *small holdings* fund of £100,000 in the first year, and will be empowered to pay the preliminary expenses of small holdings schemes.

(7) Rents must cover interest and sinking fund of County Council loans.

(8) Powers for the establishment of *co-operative agricultural societies* and *credit banks* are conferred upon the Board of Agriculture and County Councils.

(9) An allotment under the Act is defined as a plot not exceeding five acres.

(10) The Parish Council will be the authority for acquiring and apportioning land for allotments, and it will have *compulsory powers* for hiring or leasing land subject to the County Council.

The advantage of compulsory powers may be judged from the fact that less than 3,000 acres of land for allotments were obtained before the Parish Councils Act gave compulsory powers of hire and purchase. In the nine years following 18,000 acres were obtained, not by direct exercise of powers, but because the powers were known to exist.

MODIFICATIONS OF ACTS CONTAINED IN HOUSING HANDBOOK APPENDIX.

The Pages are those in the Housing Handbook Appendix.

PAGE 3, Section 7 (*a*) line 2, delete "in the months of September, or October, or November."

(*b*) line 1, delete "during the month next following the month in which such advertisement is published," and insert "during the thirty days next following the date of the last publication of the advertisement."

PAGE 4, Section 8 (4) (Section 5 Act of 1903). An order under this section need not be confirmed by Parliament (*a*) if it is not proposed to take land compulsorily.

(*b*) if no petition is presented by any landowner within two months of the service of notice.

Section 8 (7). Insert Section 6 Act of 1903. Modifications may be made in a scheme by confirming authority to meet objections.

PAGE 5, Section 10. Insert Section 4 Act of 1903, which provides for enforcing scheme by order and mandamus where the local authority fails to act.

PAGE 7, Section 16 (1), line 5, delete "such" and insert "any twelve or more ratepayers." (*Section 4 (2) Act of 1903.*)

PAGE 13, Section 32 (Section 8, Act of 1903). "Procedure for closing orders is amended so as to dispense with the notice to abate the nuisance." New forms instead of those in 4th Schedule 32 (2), line 5.

Section 10, Act of 1903. Simple method of recovery of possession from occupying tenants in pursuance of closing orders.

PAGE 14, Section 34 (1) (Section 9, Act of 1903). Gives power to recover cost of demolition from owner as a civil debt.

PAGE 18, Section 39 (1). After paragraph (*b*) insert Section 7, Act of 1903— "Part II scheme may be amended so as to include 'neighbouring lands,' if confirming authority so decide."

PAGE 23, Section 46 (5). Section 14, Act of 1903, provides for agreement between L.C.C. and metropolitan boroughs as to respective payments for scheme without an order under 46 (6).

PAGE 24, Section 49. Substitute Section 13, Act of 1903, which permits of service of notices by registered letter.

PAGE 25, Section 53 (1). Definition of lodging houses extended to include "any building adapted for use as a shop, any recreation grounds, or other buildings or land which in the opinion of the L.G.B. will serve a beneficial purpose in connection with the requirements of the persons for whom the dwelling accommodation or lodging houses are provided." (*Section 11, Act of 1903.*)

PAGE 28, Section 65. Amended by Section 15 of Act of 1903, to provide for maximum period of housing loans being extended from 60 to *80 years*, and that the limitation on borrowing powers imposed by Section 234 (2) and (3) of the Act of 1875 shall not apply to housing loans.

PAGE 31, Section 75. Section 12 of Act 1903, prohibits "contracting out" of Section 75.

PAGE 33, Section 87. Section 13 (2) of Act of 1903 permits service of notices by registered letter.

PAGE 48, new forms substituted for those in third schedule. Notice under Section 21 in connection with proceedings under Section 32, Act of 1890.

PAGE 49, new forms in place of Section 21.

PAGE 51 (fourth schedule). *Delete Form A.*

PAGE 59 and 60. New L.G.B. Circular.

APPENDIX.

HOUSING OF THE WORKING CLASSES ACT, 1903.

[3 Edw. 7. Ch. 39.]

ARRANGEMENT OF SECTIONS.

General Amendments of Law.

SECTION.

1. Maximum term for repayment of loans.
2. Transfer of powers and duties of Home Office to Local Government Board.
3. Re-housing obligations when land is taken under statutory powers.

Amendments as to Schemes.

4. Provisions on failure of local authority to make a scheme.
5. Amendment of procedure for confirming improvement scheme.
6. Power to modify schemes in certain cases.
7. Amendments as to scheme of reconstruction.

Amendments as to Closing Orders, Demolition, etc.

8. Amendment of procedure for closing orders.
9. Power to recover cost of demolition.
10. Recovery of possession from occupying tenants in pursuance of closing orders.

Miscellaneous.

11. Powers in connection with provision of dwelling accommodation or lodging-houses.
12. Conditions in contracts for letting houses for the working classes.
13. Service of notices.

Special Provisions as to London.

14. Agreements between London County Council and metropolitan borough councils.
15. Provisions consequential on extension of period for repayment of loans.
16. Substitution of Secretary of State for Local Government Board.

Supplemental.

17. Short title and extent.

SCHEDULE.

HOUSING OF THE WORKING CLASSES ACT, 1903.

CHAPTER 39.

An Act to amend the Law relating to the Housing of the Working Classes. [14th August, 1903.]

BE it enacted by the King's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows :—

GENERAL AMENDMENTS OF LAW.

Extension of period of loans.

1.—(1) The maximum period which may be sanctioned as the period for which money may be borrowed by a local authority for the purposes of the Housing of the Working Classes Act, 1890 (in this Act referred to as "the principal Act"), or any Acts amending it, shall be eighty years, and as respects money so borrowed **eighty years shall be substituted for sixty years** in section two hundred and thirty-four of the Public Health Act, 1875.

[*It is now the practice of the Local Government Board to grant eighty years in respect of land and sixty years in respect of buildings.*]

[*The Public Works Loans Commissioners are limited by another Act to fifty years, so this provision cannot apply to loans advanced by them.*]

Statutory limitation of housing loans abolished.

(2) Money borrowed under the principal Act or any Acts (including this Act) amending it (in this Act collectively referred to as the Housing Acts) shall **not be reckoned as part of the debt** of the local authority **for the purposes of the limitation on borrowing** under subsections two and three of section two hundred and thirty-four of the Public Health Act, 1875.

[*The amount which a local authority may borrow under section 234 of the Public Health Act is limited to two years assessable value of the district, but in future housing loans are not to be taken into account for this purpose or to be affected by the limitation*].

Transfer of powers and duties of Home Office to Local Government Board.

2.—(1) His Majesty may by Order in Council assign to the Local Government Board any powers and duties of the Secretary of State under the Housing Acts, or under any scheme made in pursuance of those Acts, and the powers of the Secretary of State under any local Act, so far as they relate to the housing of the working classes, and any such powers and duties so assigned shall become powers and duties of the Local Government Board.

[*An Order in Council of 27th February, 1906, effected this transfer as from the 1st of March, 1905, so that the Home Secretary's powers and duties in London under the Housing Acts are now exercised by the Local Government Board.*]

(2) Section eleven of the Board of Agriculture Act, 1889, shall apply with respect to the powers and duties transferred under this section as it applies with respect to the powers and duties transferred under that Act, with the substitution of the Local Government Board for the Board of Agriculture and of the date of the transfer under this section for the date of the establishment of the Board of Agriculture.

New re-housing obligations.

3. Where under the powers given after the date of the passing of the Act by any local Act or Provisional Order, or Order having the effect of an Act, any land is acquired, whether compulsorily or by agreement, by any authority, company, or person, or where after the date of the passing of this Act any land is so acquired compulsorily under any general Act (**other than the Housing Acts**), the provisions set out in the Schedule to this Act shall apply with respect to the provision of dwelling accommodation for persons of the working class.

[*The Schedule referred to contains some very important provisions as to re-housing schemes other than those under the Housing Acts which are excepted because they contain special provisions.*]

AMENDMENTS AS TO SCHEMES.

Local Government Board empowered to enforce scheme where local authority is in default.

4.—(1) If, on the report made to the confirming authority on an enquiry directed by them under section ten of the principal Act, that authority are satisfied that a scheme ought to have been made for the improvement of the area to which the enquiry relates, or of some part thereof, **they may, if they think fit, order the local authority to make such a scheme**, either under Part I of the principal Act, or, if the confirming authority so direct, under Part II of that Act, and to do all things necessary under the Housing Acts for carrying into execution the scheme so made, and the local authority shall accordingly make a scheme or direct a scheme to be prepared as if they had passed the resolution required under section four or section thirty-nine of the principal Act, as the case may be, and do all things necessary under the Housing Acts for carrying the scheme into effect.

Any such order of the confirming authority may be **enforced by mandamus.**

[*Section 10 of the principal Act empowers Local Government Board to hold a local enquiry where Councils fail to follow up an official representation by making an improvement scheme, but the L.G.B. had no definite power to enforce the making of a scheme until the enactment of the above subsection.*]

(2) **Any twelve or more ratepayers** of the district shall have the like appeal under section sixteen of the principal Act as is given to the twelve or more ratepayers who have made the complaint to the medical officer of health mentioned in that section.

[*It will not be necessary for the future that the complaining ratepayers under section 16 (1) of the Act of 1890 and the appealing ratepayers should be the same persons.*]

Amendment of procedure for confirming improvement scheme.

5.—(1) Section seven of the principal Act shall have effect as if the words "in the month of September or October or November" were omitted from paragraph (*a*), and as if the words "during the thirty days next following the date of the last publication of the advertisement" were substituted for the words "during the month next following the month in which such advertisement is published" in paragraph (*b*).

[*Under section 7 of the Act of 1890 the local authority had to advertise Part I schemes during three consecutive weeks in the month of September or October or November and to serve the prescribed notices in the month following. The new provision enables the advertisements to be published for three consecutive weeks at any period of the year, and will allow the notices to be served during the thirty days next following this period.*]

When confirmation of scheme by Parliament unnecessary.

(2) The order of a confirming authority under subsection four of section eight of the principal Act shall, notwithstanding anything in that section, take effect without confirmation by Parliament—

(*a*) **if land is not proposed to be taken compulsorily;** or

(*b*) if, although land is proposed to be taken compulsorily, the confirming authority before making the order are satisfied that notice of the draft order has been served as required as respects a Provisional Order by subsection five of the said section eight, and also that the draft order has been published in the London Gazette, and **that a petition against the draft order has not been presented** to the **confirming** authority by any owner of land proposed to be taken compulsorily within two months after the date of the publication and the service of notice, or, **having been so presented, has been withdrawn.**

[*Previous to the enactment of this subsection any Provisional Order made by section 8 (4) of the principal Act confirming an improvement scheme had under section 8 (6) required for its validity confirmation by Parliament. In the cases indicated this confirmation is no longer necessary.*]

(3) For the purposes of the principal Act, the making of an order by a confirming authority, which takes effect under this section without confirmation by Parliament, shall have the same effect as the confirmation of the order by Act of Parliament, and any reference to a Provisional Order, made under section eight of the principal Act, shall include a reference to an order which so takes effect without confirmation by Parliament.

Power to modify schemes.

6.—(1) If an order under subsection four of section eight or under section thirty-nine of the principal Act, which, if no petition were presented, would take effect without confirmation by Parliament, is petitioned against, the confirming authority or the Local Government Board, as the case may be, may, if they think fit, on the application of the local authority, make any **modifications in the scheme** to which the order relates **for the purpose of meeting the objections of the petitioner** and withdraw the order sanctioning the original scheme, substituting for it an order sanctioning the modified scheme.

(2) The same procedure shall be followed as to the publication and giving notices, and the same provisions shall apply as to the presentation of petitions and the effect of the order, in the case of the order sanctioning the modified scheme, as in the case of the order sanctioning the original scheme, but **no petition shall be received or have any effect except one which was presented against the original order,** or one which is concerned solely with the modifications made in the scheme as sanctioned by the new order.

[*Under the Act of 1890 there was no power for the Local Government Board to introduce modifications into a scheme under Part II or section 8 (4) when once it was sanctioned, although certain reasonable modifications might have met the objections contained in any petition against the order. Now, such modifications may be made with the consent of the Council, and a new order substituted sanctioning the modified scheme, thus possibly avoiding further costly proceedings and delay.*]

"Neighbouring lands" may be included in Part II schemes.

7. Where a scheme for reconstruction under Part II of the principal Act is made, **neighbouring lands may be included** in the area comprised in the scheme if the local authority under whose direction the scheme is made are of opinion that that inclusion is necessary for making their scheme efficient, but the provision of subsection two of section forty-one, as to the exclusion of any additional allowance in respect of compulsory purchase, shall not apply in the case of any land so included.

[*This virtually makes the provisions of Part II of the Act of 1890 uniform with those of Part I in the matter of "neighbouring lands" which may be taken if beneficial to the scheme, although not comprising buildings in themselves dangerous or injurious to health.*]

AMENDMENTS AS TO CLOSING ORDERS, DEMOLITION, &c.

Preliminary notice to abate dispensed with.

8.—(1) If in the opinion of the local authority any dwelling-house is not reasonably capable of being made fit for human habitation, or is in such a state that the occupation thereof should be immediately discontinued, it **shall not be necessary for them before obtaining a closing order, to serve a notice on the owner or occupier of the premises to abate the nuisance,** and a justice may issue a summons for a closing order and a closing order may be granted, although such a notice has not been served.

[*It was previously necessary to give notice to the owner or occupier of the house to abate the nuisance before applying for a closing order under section 32 of the Act of 1890. Now such preliminary notice is not necessary where the Council thinks no useful purpose could be gained by serving it.*]

New forms for closing orders.

(2) The Local Government Board may by order prescribe **forms in substitution for those in the Fourth Schedule** to the principal Act, and section thirty-two of the principal Act shall have effect as if the forms so prescribed were referred to therein in lieu of the forms in that Schedule.

[*An order prescribing the new forms in question was made on the 7th January, 1905, and sent to all local authorities and courts of summary jurisdiction in England and Wales. Copies of the forms are printed herewith after the Schedule to this Act.*]

Power to recover cost of demolition.

9. Where the amount realised by the sale of materials under section thirty-four of the principal Act is not sufficient to cover the expenses incident to the taking down and removal of a building, the local authority may recover the deficiency from the owner of the building as a civil debt in manner provided by the Summary Jurisdiction Acts, or under the provisions of the Public Health Acts relating to private improvement expenses.

[*This meets the case where the sale of the materials under section 34 of the Act of 1890 does not meet the cost of demolition and other expenses.*]

Recovery of possession from occupying tenants.

10. Where default is made as respects any dwelling house in obeying a closing order in the manner provided by subsection three of section thirty-two of the principal Act, possession of the house may be obtained (without prejudice to the enforcement of any penalty under that provision), whatever may be the value or rent of the house, by or on behalf of the owner or local authority, either under sections one hundred and thirty-eight to one hundred and forty-five of the County Courts Act, 1888, or under the Small Tenements Recovery Act, 1838, as in the cases therein provided for, and in either case may be obtained as if the owner or local authority were the landlord.

Any expenses incurred by a local authority under this section may be recovered from the owner as a civil debt in manner provided by the Summary Jurisdiction Acts.

[*This is a more speedy and efficacious way of obtaining possession of a house in respect of which a closing order has been made than that provided by section 32 (3) of the Act of 1890.*]

MISCELLANEOUS.

Power to include recreation grounds, shops, and other buildings under Part III schemes.

11.—(1) Any power of the local authority under the Housing Acts, or under any scheme made in pursuance of any of those Acts, to provide dwelling accommodation or lodging-houses, shall include a power to provide and maintain, with the consent of the Local Government Board, and, if desired, jointly with any other person, in connection with any such dwelling accommodation or lodging-houses, **any building adapted for use as a shop, any recreation grounds, or other buildings or land which** in the opinion of the Local Government Board **will serve a beneficial purpose** in connection with the requirements of the persons for whom the dwelling accommodation or lodging-houses are provided, and to raise money for the purpose, if necessary, by borrowing.

[*This is a very useful and important enactment for, subject to the consent of the Local Government Board, it enables both the finance and the advantages of an estate of municipal dwellings to be improved by the provision of shops, or other buildings, or recreation grounds, either by the Council alone or jointly with some other person where the persons to be housed may derive any beneficial purpose in connection therewith.*]

(2) The Local Government Board may, in giving their consent to the provision of any land or building under this section, by order apply, with any necessary modifications, to such land or building any statutory provisions which would have been applicable thereto if the land or building had been provided under any enactment giving any local authority powers for the purpose.

Contracting out of section 75 prohibited.

12. Section seventy-five of the principal Act (which relates to the condition to be implied on letting houses for the working classes) shall, as respects any contract made after the passing of this Act, take effect notwithstanding any agreement to the contrary, and any such agreement made after the passing of this Act shall be void.

Notices may be served by post.

13.—(1) Any notice required to be served under Part II of the principal Act upon an owner shall, notwithstanding anything in section forty-nine of that Act, be deemed to be sufficiently served if it is sent by post in a registered letter addressed to the owner or his agent at his usual or last known residence or place of business.

(2) Any document referred to in section eighty-seven of the principal Act shall be deemed to be sufficiently served upon the local authority if addressed to that authority or their clerk at the office of that authority and sent by post in a registered letter.

SPECIAL PROVISIONS AS TO LONDON.

Agreements between London County Council and Metropolitan Boroughs.

14. The council of a metropolitan borough may, if they think fit, pay or contribute towards the payment of any expenses of the London County Council under subsection five of section forty-six of the principal Act in connection with a scheme of reconstruction, and borrow any money required by them for the purpose under subsection two of the said section; but an order under subsection six shall not be necessary except in cases of disagreement between the county council and the council of the borough.

[*Prior to 1903 it was necessary for the Home Secretary to make an order before a Metropolitan Borough Council could make a contribution towards the expenses of the London County Council in connection with a reconstruction scheme. The above section provides that this shall be unnecessary except in cases of disagreement between the County Council and the Borough Council.*]

Provisions consequential on extension of loan period.

15. For the purpose of carrying into effect the provisions of this Act as to the maximum period for which money may be borrowed, eighty years shall be substituted for sixty years in section twenty-seven of the Metropolitan Board of Works (Loans) Act, 1869, and such sum as will be sufficient, with compound interest, to repay the money borrowed within such period, not exceeding eighty years, as may be sanctioned by the London County Council, shall be substituted for two pounds per cent. in section one hundred and ninety of the Metropolis Management Act, 1855.

[*Under the Metropolis Management Act, 1855, sections 183 to 191, Borough Councils may borrow with the consent of the County Council, but section 190 requires them to set aside each year not less than* TWO PER CENT. *on the amount of the principal to form a sinking fund. The borrowing powers of Borough Councils for Part II and III of the Act of 1890 were subject to this disability till the above section was enacted to enable the payment to the sinking fund to be reduced to as little as ¼ to ⅓ per cent.*]

Temporary duties of Home Secretary.

16. The Secretary of State shall be substituted for the Local Government Board in the application to the administrative county of London of the provisions of the Schedule to this Act and of the provisions of this Act which require the consent of the Local Government Board to the exercise of additional powers given to a local authority by this Act in connection with the provision of dwelling accommodation or lodging-houses, until the powers and duties of the Secretary of State under those provisions are transferred to the Local Government Board in pursuance of this Act.

Short title and extent.

17.—(1) This Act may be cited as the Housing of the Working Classes Act, 1903, and the Housing of the Working Classes Acts, 1890 to 1900, and this Act, may be cited together as the Housing of the Working Classes Acts, 1890 to 1903.

(2) This Act shall not extend to Scotland or Ireland.

SCHEDULE.

(Sections 3 to 16.)

Re-housing scheme to precede displacement.

(1) If in the administrative county of London or in any borough or urban district, or in any parish not within a borough or urban district, the undertakers have power to take under the enabling Act working-men's **dwellings occupied by thirty or more persons** belonging to the working class, the undertakers shall not enter upon any such dwellings in that county, borough, urban district, or parish, until the Local Government Board have either approved of a housing scheme under this schedule or have decided that such a scheme is not necessary.

[*Formerly the maximum of displacement that could be effected without requiring a housing scheme was "ten or more houses occupied either wholly or partially by persons belonging to the labouring classes."*]

What houses and persons affected by re-housing powers.

For the purposes of this schedule a house shall be considered a working-man's dwelling if wholly or partially occupied by a person belonging to the working-classes, and for the purpose of determining whether a house is a working-man's dwelling or not, and also for determining the number of persons belonging to the working classes by whom any dwelling-houses are occupied, any occupation on or after the fifteenth day of December next before the passing of the enabling Act, or, in the case of land acquired compulsorily under a general Act without the authority of an order, next before the date of the application to the Local Government Board under this schedule, for their approval or decision with respect to a housing scheme, shall be taken into consideration.

Displacements in previous five years to be considered.

(2) The housing scheme shall make provision for the accommodation of such number of persons of the working class as is, in the opinion of the Local Government Board, taking into account all the circumstances, required, but that number shall not exceed the aggregate number of persons of the working class displaced; and in calculating that number the Local Government Board shall take into consideration not only the persons of the working class who are occupying the working-men's dwellings which the undertakers have power to take, but also **any persons of the working class who**, in the opinion of the Local Government Board, **have been displaced within the previous five years** in view of the acquisition of land by the undertakers.

[*This retrospective clause meets the case of those companies and authorities who, to avoid re-housing, have purchased workmen's houses in large numbers by agreement before going for compulsory powers.*]

Power to acquire sites for re-housing.

(3) Provisions may be made by the housing scheme for giving undertakers who are a local authority, or who have not sufficient powers for the purpose, power for the purpose of the scheme to appropriate land or to acquire land, either by agreement or compulsorily under the authority of a Provisional Order, and for giving any local authority power to erect dwellings on land so appropriated and acquired by them, and to sell or dispose of any such dwellings, and to raise money for the purpose of the scheme as for the purposes of Part III of the principal Act, and for regulating the application of any money arising from the sale or disposal of the dwellings; and any provisions so made shall have effect as if they had been enacted in an Act of Parliament.

Sites to be "ear-marked" for twenty-five years.

(4) The housing scheme shall provide that any lands acquired under that scheme shall, for a period of twenty-five years from the date of the scheme, be appropriated for the purpose of dwellings for persons of the working class, except so far as the Local Government Board dispense with that appropriation; and every conveyance, demise, or lease of any such land shall be endorsed with notice of this provision, and the Local Government Board may require the insertion in the scheme of any provisions requiring a **certain standard of dwelling-house** to be erected under the scheme or any conditions to be complied with as to the mode in which the dwelling-houses are to be erected.

(5) If the Local Government Board do not hold a local inquiry with reference to a housing scheme, they shall before approving the scheme, send a copy of the draft scheme to every local authority, and shall consider any representation made within the time fixed by the Board by any such authority.

Power to secure erection of new dwellings before demolition of others.

(6) The Local Government Board may, as a condition of their approval of a housing scheme, require that the new dwellings under the scheme, or some part of them, shall be **completed and fit for occupation** before possession is taken of any working-men's dwellings under the enabling Act.

[*This provision is most valuable if acted upon, for it is only too often the case that the tenants of houses demolished have to leave the area long before the re-housing scheme is carried out.*]

(7) Before approving any scheme the Local Government Board may, if they think fit, require the undertakers to give such security as the Board consider proper for carrying the scheme into effect.

(8) The Local Government Board may hold such enquiries as they think fit for the purpose of their duties under this schedule, and subsections one and five of section eighty-seven of the Local Government Act, 1888 (which relate to local enquiries), shall apply for the purpose, and where the undertakers are not a local authority shall be applicable as if they were such an authority.

Penalties.

(9) If the undertakers enter on any working-men's dwelling in contravention of the provisions of this schedule, or of any conditions of approval of the housing scheme made by the Local Government Board, they shall be liable to a penalty not exceeding five hundred pounds in respect of every such dwelling;

Any such penalty shall be recoverable by the Local Government Board by action in the High Court, and shall be carried to and form part of the Consolidated Fund.

Enforcement of re-housing schemes.

(10) If the undertakers fail to carry out any provision of the housing scheme, the Local Government Board may make such order as they think necessary or proper for the purpose of compelling them to carry out that provision, and any such order may be enforced by mandamus.

Modification of schemes.

(11) The Local Government Board may, on the application of the undertakers, modify any housing scheme which has been approved by them under this schedule, and any modifications so made shall take effect as part of the scheme.

DEFINITIONS.

Who are affected by the re-housing obligations.

(12) **For the purposes of this schedule—**

(*a*) The expression "undertakers" means any authority, company, or person who are acquiring land compulsorily or by agreement under any local Act or Provisional Order or order having the effect of an Act, or are acquiring land compulsorily under any general Act:

[*Property acquired by agreement under general Acts is exempt from this schedule.*]

(*b*) The expression "enabling Act" means any Act of Parliament or Order under which the land is acquired:

(*c*) The expression "local authority" means the council of any administrative county and the district council of any county district, or, in London, the council of any metropolitan borough, in which in any case any houses in respect of which the re-housing scheme is made are situated, or in the case of the city the common council:

(*d*) The expression "dwelling" or "house" means any house or part of a house occupied as a separate dwelling:

Definition of "working class."

(*e*) The expression "working class" includes mechanics, artizans, labourers, and others working for wages; hawkers, costermongers, persons not working for wages, but working at some trade or handicraft without employing others, except members of their own family, and persons other than domestic servants whose income in any case does not exceed an average of thirty shillings a week, and the families of any of such persons who may be residing with them.

NEW FORMS (under Section 8 (2) above).

ORDER OF THE LOCAL GOVERNMENT BOARD, DATED *7th January, 1905.*

To the several Local Authorities in ENGLAND and WALES for the purposes of Part II of the Housing of the Working Classes Act, 1890;—

To the several Courts of Summary Jurisdiction in England and Wales;—
And to all others whom it may concern.

WHEREAS by subsection (2) of Section 32 of the Housing of the Working Classes Act, 1890 (hereinafter referred to as "the Principal Act"), provision is made with respect to proceedings by the Local Authority for the purpose of causing a dwelling-house to be closed, and by that subsection it is enacted that the forms for the purposes of the said section may be those in the Fourth Schedule to the Principal Act or to the like effect;

And whereas by subsection (2) of Section 8 of the Housing of the Working Classes Act, 1903, it is enacted that We, the Local Government Board, may by Order prescribe forms in substitution for those in the Fourth Schedule of the Principal Act, and that Section 32 of the Principal Act shall have effect as if the forms so prescribed were referred to therein in lieu of the forms in that Schedule:

NOW THEREFORE, in the exercise of Our powers in that behalf, We do, by this Our Order, prescribe the forms hereinafter set forth in substitution for those in the Fourth Schedule to the Principal Act.

FORM A.†

Form of notice requiring a dwelling-house to be made fit for habitation.

To the ["*Owner*" *or* "*Occupier*"] of the dwelling-house [*such a description of the dwelling-house as may be sufficient for its identification.*]

TAKE NOTICE, that under the provisions of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts, the [*description of the local authority*] being satisfied that the above-mentioned dwelling-house is in a state so dangerous or injurious to health as to be unfit for human habitation, do hereby require you within from the service of this notice to make the said dwelling-house fit for human habitation.

If you make default in complying with the requisition of this notice, proceedings will be taken before a Court of Summary Jurisdiction under the Acts and Enactments aforesaid for prohibiting the use of the said dwelling-house for human habitation.

Dated this day of 19 .

Signature of officer of local authority

† *This form is not required to be used if, in the opinion of the local authority, a dwelling-house—*

(*a*) *is not reasonably capable of being made fit for human habitation; or*

(*b*) *is in such a state that the occupation thereof should be immediately discontinued.*

FORM B.†

Form of summons for closing order.

To the ["*Owner*" *or* "*Occupier*"] of the dwelling-house [*such a description of the dwelling-house as may be sufficient for its identification.*]

[*Name of County or other Jurisdiction.*] County *or* Borough *or* District of , to wit.

You are required to appear before [*description of the Court of Summary Jurisdiction*] at the ["*Petty Sessions*" *or* "*Court*"] holden at on the day of next, at the hour of in the noon to answer the complaint this day made to me by [*name of person making the complaint.*]

That the above-mentioned dwelling-house is in a state so dangerous or injurious to health as to be unfit for human habitation.

Given under my hand and seal, this day of , 19 .

† *This Form should be used in every case in which a Notice in the Form* (A) *is required to be served.*

FORM C.†

Form of summons for closing order.

To the [" *Owner*" *or* " *Occupier*"] of the dwelling-house [*such a description of the dwelling-house as may be sufficient for its identification*].

[*Name of County or other Jurisdiction.*] County *or* Borough *or* Disirict of , to wit.

You are required to appear before [*description of the Court of Summary Jurisdiction*] at the [" *Petty Sessions*" *or* " *Court*"] holden at on the day of next, at the hour of in the noon to answer the complaint this day made to me by [*name of person making the complaint*].

That the above-mentioned dwelling-house is in a state so dangerous and injurious to health as to be unfit for human habitation, and* that the said dwelling-house is not reasonably capable of being made fit for human habitation *or* that the said dwelling-house is in such a state that the occupation thereof should be immediately discontinued.

Given under my hand and seal this day of 19 .

† *This Form should be used in every case in which a Notice in the Form* (A) *is not required to be served.*

**Omit from the rest of the Form any passage which does not apply to the actual circumstances of the case.*

FORM D.†

Form of closing order.

To the [" *Owner*" *or* " *Occupier*"] of the dwelling-house [*such a description of the dwelling-house as may be sufficient for its identification*].

[*Name of County or other Jurisdiciton.*] County *or* Borough *or* District of , to wit.

WHEREAS on the day of complaint was made before , Esquire, one of His Majesty's Justices of the Peace, acting in and for the [*name of County or other Jurisdiction*] by [*name of person making the complaint*] that within the District of the [*description of local authority*] the above-mentioned dwelling-house was in a state so dangerous or injurious as to be unfit for human habitation :

And whereas [*name of the Owner or Occupier, followed by the words* " *the owner*" *or* " *the occupier*," *as the case may be*] hath this day appeared before [" *us*" *or* " *me*," *followed by the description of the Court*] to answer the matter of the said complaint :

*And whereas it hath this day been proved to [" *our*" *or* " *my*"] satisfaction that a true copy of a summons requiring the [" *Owner*" *or* " *Occupier*"] of the aforesaid that dwelling-house to appear this day before [" *us*" *or* " *me*"] hath been duly served in pursuance of the Housing of the Working Classes Act, 1890 to 1903, and of the Enactments applied by those Acts :

Now, on proof here had before [" *us*" *or* " *me*"] that the said dwelling-house is in a state so dangerous or injurious to health as to be unfit for human habitation [" *we*" *or* " *I*"] in pursuance of the Housing of the Working Classes Act, 1890 to 1903, and of the Enactments applied by those Acts, do prohibit the using of the said dwelling-house for the purpose of human habitation, until, in the judgment of a Court of Summary Jurisdiction, it is rendered fit for that purpose.

Given under the [" *hands and seals of us*" *or* " *hand and seal of me*," *followed by the description of the Court*] this day of 19 .

† *This Form should be used in every case in which a Notice in the Form* (A) *is required to be served.*

**In case the party summoned do not appear, substitute this passage for the preceding passage.*

FORM E.†

Form of closing order.

To the ["*Owner*" *or* "*Occupier*"] of the dwelling-house [*such a description of the dwelling-house as may be sufficient for its identification*].

[*Name of County or other Jurisdiction.*] County *or* Borough *or* District of , to wit.

WHEREAS on the day of , complaint was made before , Esquire, one of His Majesty's Justices of the Peace, acting in and for the [*name of County or other Jurisdiction*] by [*name of person making the complaint*] that within the District of the [*description of local authority*] the above-mentioned dwelling-honse was in a state so dangerous or injurious to health as to be unfit for human habitation; and that the said dwelling-house was not reasonably capable of being made fit for human habitation:

And whereas [*name of the Owner or Occupier, followed by the words "the owner" or "the occupier," as the case may be*] hath this day appeared before ["*us*" *or* "*me*," *followed by the description of the Court*] to answer the matter of the said complaint:

*And whereas it hath this day been proved to ["*our*" *or* "*my*"] satisfaction that a true copy of a summons requiring the ["*Owner*" *or* "*Occupier*"] of the aforesaid dwelling-house to appear this day before ["*us*" *or* "*me*"] hath been duly served in pursuance of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts:

Now, on proof here had before ["*us*" *or* "*me*"]—

That the said dwelling-house is in a state so dangerous or injurious to health as to be unfit for human habitation, and that the said dwelling-house is not reasonably capable of being made fit for human habitation:

["*We*" *or* "*I*"] in pursuance of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts,—

Do prohibit the using of the said dwelling-house as not being reasonably capable of being made fit for human habitation.

Given under the ["*hands and seals of us*" *or* "*hand and seal of me*," *followed by the description of the Court*] this day of 19 .

† *This Form should be used in every case in which a Notice in the Form* (A) *is not required to be served.*

**In case the party summoned do not appear, substitute this passage for the preceding passage.*

FORM F.†

Form of closing order.

To the ["*Owner*" *or* "*Occupier*"] of the dwelling-house [*such a description of the dwelling-house as may be sufficient for its identification*].

[*Name of County or other Jurisdiction.*] County *or* Bo ough *or* District of , to wit.

WHEREAS on the day of , complaint was made before , Esquire, one of His Majesty's Justices of the Peace, acting in and for the [*name of County or other Jurisdiction*] by [*name of person making the complaint*] that within the District of the [*description of local authority*] the above-mentioned dwelling-house was in a state so dangerous and injurious to health as to be unfit for human habitation; and that the said dwelling-house was in such a state that the occupation thereof should be immediately discontinued:

And whereas [*name of the Owner or Occupier, followed by the words "the owner" or "the occupier," as the case may be*] hath this day appeared before ["*us*" *or* "*me*," *followed by the description of the Court*] to answer the matter of the said complaint:

*And whereas it hath this day been proved to ["*our*" *or* "*my*"] satisfaction that a true copy of a summons requiring the ["*Owner*" *or* "*Occupier*"] of the aforesaid dwelling-house to appear this day before ["*us*" *or* "*me*"] have been duly served in pursuance of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts:

Now, on proof here had before ["*us*" *or* "*me*"]—

That the said dwelling-house is in a state so dangerous or injurious to health as to be unfit for human habitation, and that the said dwelling-house is in such a state that the occupation thereof should be immediately discontinued:

["*We*" *or* "*I*"] in pursuance of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts,—

Do order that the occupation of the said dwelling-house shall be immediately discontinued, and do also order and declare that this Order shall have effect unless or until a Court of Summary Jurisdiction shall, by Order, determine this Order.

Given under the ["*hands and seals of us*" *or* "*hand and seal of me*," *followed by the description of the Court*] this day of 19 .

† *This Form should be used in every case in which a Notice in the Form* (A) *is not required to be served.*

**In case the party summoned do not appear, substitute this passage for the preceding passage.*

Given under the Seal of Office of the Local Government Board this Seventh day of January, in the year One thousand nine hundred and five.

(L.S.) WALTER H. LONG, *President.*
S. B. PROVIS, *Secretary.*

L.G.B. CIRCULAR TO LOCAL AUTHORITIES AS TO NEW FORMS

IN PROCEEDINGS RELATING TO CLOSING ORDERS.

(Section 3, Housing Act, 1903.)

LOCAL GOVERNMENT BOARD,
Whitehall, S.W.,
9th January, 1905.

SIR,

I AM directed by the Local Government Board to draw the attention of the Local Authority to the provisions of subsection (2) of section 8 of the Housing of the Working Classes Act, 1903, by which the Board are empowered to prescribe forms in substitution for those in the Fourth Schedule to the Housing of the Working Classes Act, 1890.

The Board, after consultation with the Law Officers of the Crown on certain points of difficulty which have arisen in connection with the preparation of the new forms, have now issued an Order prescribing the forms. Two copies of the Order are enclosed.

Copies of the Order and of this letter have been sent to the Clerks to the Courts of Summary Jurisdiction in England and Wales.

Questions which have arisen in the preparation of the forms.

The following statement shows the nature of the questions which have arisen, and the conclusions at which the Board have arrived in determining them for the purposes of the forms:—

I. Subsection (1) of Section 8 of the Act of 1903 gives authority for two new varieties of "Closing Order."

A "Closing Order" may now be made where, in the opinion of the local authority, (*a*) any dwelling-house is not reasonably capable of being made fit for human habitation, or (*b*) is in such a state that the occupation thereof should be immediately discontinued.

The Act of 1903 contains no new definition of what is meant by a Closing Order; and the Board have considered that these additional Closing Orders will have the characteristics of the Closing Order of sections 32 and 33 of the Housing of the Working Classes Act, 1890.

Accordingly the Board have thought that the new Closing Orders may be properly described as made in pursuance of the Housing of the Working Classes Acts 1890 to 1903, that, with the exception of the preliminary notice for abatement of nuisance, the procedure (i.) for obtaining a new Closing Order, (ii.) for an appeal from a new Closing Order, and (iii.) for determination of a new Closing Order, will be similar to that applicable to a Closing Order under section 32 of the Act of 1890; and, as in the case of that Closing Order, the proceedings for obtaining the new Closing Order may be taken against the owner or the occupier of the dwelling-house.

II. In the forms now prescribed the Housing of the Working Classes Acts, 1890 to 1903, and the enactments applied by those Acts, have been cited as the statutory authority for the procedure.

It will be remembered that section 32 (1) of the Act of 1890 requires the local authority in the circumstances therein-mentioned to take proceedings against the owner or occupier of a dwelling-house under the enactments set out in the Third Schedule to that Act.

The enactments are described in the Third Schedule as "enactments applied for the purpose of proceedings for closing premises in England . . ." and comprise a limited selection of statutory provisions (i.) from the Sanitary Act, 1866, and the Nuisances Removal Act, 1855, which in 1890 were in force in the administrative county of London, and (ii.) from the Public Health Act, 1875, then and now in force elsewhere than in London.

The effect of subsection (7) of section 142 of the Public Health (London) Act, 1891, is to substitute corresponding provisions from that Act for the provisions applicable to London.

A difficulty, however, arises out of the applied enactments and the Act of 1890, since the applied enactments do not extend to many details of procedure, and the Act itself does not expressly supplement the applied enactments in these particulars.

Thus, to take a single illustration, the applied enactments provide for the issue of a summons, but they do not, in themselves, indicate the manner of service; and the Act of 1890 nowhere expressly supplies the omission, either by reference to the Summary Jurisdiction Acts or otherwise.

The Board have consulted the Law Officers on the point, and they have advised the Board that the scheduled enactments cannot be read as entirely isolated and self-contained, but that the ordinary procedure must be read as incorporated.

Observations on the new forms.

With regard to the forms now prescribed, the Board desire to make the following observations:—

In the forms the expression "Court of Summary Jurisdiction" has been invariably used.

It has been left to the persons concerned to distinguish any instance in which the Court may be appropriately described as a Petty Sessional Court.

Form A.—This form does not differ essentially form the original Form A in the Fourth Schedule to the Act of 1890. The form has been framed so as to be inapplicable to cases under section 8 (1) of the Act of 1903.

The only detail to which it seems to be necessary to draw attention is the footnote in italics.

Upon this footnote it is to be observed that section 8 (1) of the Act of 1903 does not expressly prohibit the service of a preliminary notice. As, however, the purport of the notice would be to require abatement of the nuisance, the notice would not be appropriate to the circumstances of the first case mentioned in section 8 (1) of the Act of 1903, namely, the case of the dwelling-house which, in the opinion of the local authority, is not reasonably capable of being made fit for human habitation.

The other case mentioned in section 8 (1) of the Act of 1903 is that of the dwelling-house in such a state that its occupation should be immediately discontinued.

In this case, although the interposition of the preliminary notice might occasionally have results such as could otherwise only be attained through a Closing Order under the last-mentioned enactment, the delay attending such procedure must be regarded as counterbalancing all possible advantages.

It has, therefore, been considered that no provision should be made in the new forms for the permissive use of a preliminary notice in the case where immediate discontinuance of occupation is required.

Form B and Form C.—Form B is applicable to the summons prior to the Closing Order under the enactments applied by section 32 of the Act of 1890, and Form C is applicable to the summons prior to either of the Closing Orders specially authorised by section 8 (1) of the Act of 1903.

With regard to Form B, it will be seen that the corresponding form in the Fourth Schedule to the Act of 1890 gives the effect of the complaint as being "that the premises above mentioned are used as a dwelling-house, and are in a state so dangerous or injurious to health as to be unfit for human habitation."

In the new form, the complaint is stated to be "that the above-named dwelling-house is in a state so dangerous or injurious to health as to be unfit for human habitation."

It has been considered that the decision in Robertson *v.* King (L.R. (1901) 2 K.B. 265) renders it inexpedient to reproduce the wording of the original form.

Form D.—In the new form the prohibition of the use of the dwelling-house is qualified by the words "until in the judgment of a Court of Summary Jurisdiction it is rendered fit for that purpose."

In the Form C prescribed by the Fourth Schedule to the Act of 1890, the corresponding words are, "until in our (*or* my) judgment they are rendered fit for the purpose."

It has been considered that there is no longer any sufficient reason for the limitation implied in the language of the original form with regard to the particular justices or magistrate by whom the Closing Order may be determined.

There is no provision in section 32 (2) or in section 33 (1) of the Act of 1890 which expressly requires that the subsequent Order to determine a Closing Order shall, in all cases, be made by the Court of Summary Jurisdiction making the Closing Order.

It would seem, at least, that the effect of section 97 of the Public Health Act, 1875, as applied by section 32 (1) of the Act of 1890, is that the Court making the Closing Order and the Court determining the Closing Order need not consist of the same justices or magistrate.

And in the case of London, the doubt which formerly arose out of sections 12 and 13 of the Nuisances Removal Act, 1855—enactments applied by section 32 (1) of the Act of 1890—may be considered to be removed by the language of section 5 of the Public Health (London) Act, 1891. The form of expression—"a Petty Sessional Court"—in subsection 8 of that section would be inconsistent with an intention to limit the power of cancellation to the particular justices or magistrate who constituted the Petty Sessional Court of subsection 1, namely, the Petty Sessional Court hearing the complaint and making the Closing Order.

Form E and Form F—In the wording of the new forms it has been considered that, where the dwelling-house is not, in the opinion of the local authority, reasonably capable of being made fit for human habitation, the Order of the Court of Summary Jurisdiction which, in effect, confirms the opinion of the local authority, should not be determinable by another Order of a Court of Summary Jurisdiction.

Accordingly Form E is framed so as to show that determination of the Order is not contemplated as a possible or appropriate contingency.

On the other hand, it is assumed that the prohibition of the use or continued occupation of the dwelling-house cannot properly be made final. The prohibition is, therefore, qualified as in the concluding words of Form F.

It is, of course, to be inferred from The Queen *v.* De Rutzen and Vestry of Chelsea (9 Times L.R. 51) that a local authority, by prompt action with a view to demolition, may prevent the exercise of the power of determining the Order.

Nevertheless, there would seem to be no sufficient authority in the Statutes for recognising this particular variety of Closing Order under section 8 (1) of the Act of 1903 as necessarily final in all circumstances, while the Closing Order of section 32 of the Act of 1890 is determinable.

Forms of order determining closing order.

In the Fourth Schedule to the Act of 1890 no form is prescribed for an Order determining a Closing Order, and the Act of 1903 does not empower the Board to prescribe forms for this purpose. The Board, however, have thought that forms of this sort might be practically useful, and they suggest that the forms set out in the Appendix to this Circular might serve the purpose.

Purchase of copies of order and circular.

The Order and this Circular will be placed on sale, and copies may shortly be obtained, either directly or through any bookseller, from Messrs. Wyman and Sons, Limited, Fetter Lane, E.C.

I am, Sir,
Your obedient Servant,
S. B. PROVIS,
Secretary.

The Clerk to the Local Authority.

APPENDIX.

Suggested form of order determining closing order.†

† *This Form is suggested for use only in cases to which the prescribed Form A is applicable.*

To the [*description of local authority*].

To the ["*Owner*" *or* "*Occupier*"] of the dwelling-house [*such a description of the dwelling-house as may be sufficient for its identification*].

[*Name of County or other Jurisdiction.*] County *or* Borough *or* District of , to wit.

WHEREAS on the day of , a Closing Order in respect of the above-mentioned dwelling-house within the District of the [*description of local authority*] was made by a Court of Summary Jurisdiction acting in and for the [*name of County or other Jurisdiction*] and by the said Closing Order the Court of Summary Jurisdiction, in pursuance of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts, prohibiting the using of the said dwelling-house for the purpose of human habitation, until, in the judgment of a Court of Summary Jurisdiction, the dwelling-house should be rendered fit for that purpose:

And whereas in the judgment of ["*us*" *or* "*me*," *followed by the description of the Court*] the said dwelling-house has been rendered fit for human habitation:

Now therefore ["*we*" *or* "*I*"] do hereby determine the Closing Order aforesaid.

Given under the ["*hands and seals of us*" *or* "*hand and seal of me*," *followed by the description of the Court*] this day of 19 .

APPENDIX.

Suggested form of order determining closing order.†

† *This Form is suggested for use only in cases to which the prescribed Form F is applicable.*

To the [*description of local authority*].

To the ["*Owner*" *or* "*Occupier*"] of the dwelling-house [*such a description of the dwelling-house as may be sufficient for its identification*].

[*Name of County or other Jurisdiction.*] County *or* Borough *or* District of , to wit.

WHEREAS on the day of , a Closing Order in respect of the above-mentioned dwelling-house within the District of the [*description of local authority*] was made by a Court of Summary Jurisdiction acting in and for the [*name of County or other Jurisdiction*] and by the said Closing Order the Court of Summary Jurisdiction, in pursuance of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts, did order that the occupation of the said dwelling-house should be immediately discontinued, and by the said Closing Order did also order and declare that the Closing Order should have effect unless or until a Court of Summary Jurisdiction should, by order, determine the Closing Order:

Now therefore [*"we" or "I," followed by the description of the Court*] do hereby determine the Closing Order aforesaid.

Given under the [*"hands and seals of us" or "hand and seal of me," followed by the description of the Court*] this day of 19 .

PROCEDURE FOR IMPROVEMENT SCHEME UNDER PARTS I AND II OF THE HOUSING ACT OF 1890.

CIRCULAR TO TOWN COUNCILS.

[NOTE.—*This circular, with substitution of words "Urban District" for "Town," was sent to all Urban District Councils.*]

Session 1906.

Provisional Orders under the Public Health Act, 1875, the Housing of the Working Classes Acts, 1890 and 1903, The Gas and Water Works Facilities Acts, and the Local Government Act, 1888.

LOCAL GOVERNMENT BOARD,
WHITEHALL, S.W.,
1st September, 1905.

SIR,

I am directed by the Local Government Board to state that they deem it desirable to follow the practice of previous years, and to fix dates before which all applications must be made for Provisional Orders under the Public Health Act, 1875, and section 54 (1) (*a*) of the Local Government Act, 1888, and for all Orders under the Housing of the Working Classes Act, 1890, which may become provisional in accordance with the provisions of section 5 of the Housing of the Working Classes Act, 1903, if it is wished that the Order should be confirmed during the session of 1906. The necessity for this course is the more apparent in view of Standing Order 193 (A) of the House of Commons which provides that no Bill originating in that House for confirming a Provisional Order shall be read the first time after Whitsuntide. Experience shows that unless this date is strictly adhered to, it will probably be impossible for Bills to confirm Provisional Orders to reach the House of Lords by the date necessary to ensure compliance with the Lords' Sessional Order relating to the Second Reading of such Bills.

The Board have accordingly determined that all such applications must be received by them not later than the dates mentioned in the Provisional Order Instructions enclosed herewith, and it must be clearly understood that those dates are fixed as the latest at which applications for Provisional Orders can be received. It is obviously desirable that, wherever practicable, the applications should be made earlier, and the Board therefore trust that every Town Council who may propose to apply for a Provisional Order, will make their application as soon as they are in a position to furnish the requisite particulars. Early application in the case of an Order under the Housing of the Working Classes Acts which may become provisional is the more important in view of the fact that under section 5 of the Housing of the Working Classes Act, 1903, a period of two months from the date of publication of such Order must elapse before it can be determined whether the Order will become provisional and require Parliamentary sanction or not.

* * * * * *

[*Paragraph dealing with another subject omitted.*]

The Board have carefully revised the Instructions which they have been accustomed to issue relating to applications for Provisional Orders under the Public Health Act, 1875, the Housing of the Working Classes Acts, and section 54 (1) (*a*) of the Local Government Act, 1888, and copies of the revised Instructions are enclosed for the information of the Town Council.

* * * * * *

I am to add that in connection with applications for the sanction by the Board of the costs incurred by a Town Council in promoting or opposing a Provisional Order under section 298 of the Public Health Act, 1875 (which section is made applicable to Provisional Orders under the Local Government Act, 1888, by section 87 (2) of that Act), it is the practice of the Board to require that such costs shall be taxed by the Taxing Officer of one of the Houses of Parliament. It will not, therefore, be necessary to submit such costs for taxation by the Clerk of the Peace.

I am, Sir,

Your obedient Servant,

S. B. PROVIS,

The Town Clerk. *Secretary.*

[*The Instructions referred to in the foregoing circular simply modify the Instructions issued 28th August, 1897 (see pages 59-60 Appendix Housing Handbook), in certain respects so as to comply with the alterations effected by the Housing Act of 1903.*]

[*The modifications are printed below in black type.*]

Session 1906.

Provisional Order Instructions C.

Instructions as to applications to the Local Government Board for the confirmation of improvement schemes under Part I of the Housing of the Working Classes Act, 1890 (53 and 54 Vict. c. 70), by Orders which may become provisional in accordance with the provisions of section 5 of the Housing of the Working Classes Act, 1903 (3 Edw. 7, c. 39).

1. The application must be made by a Petition of the Local Authority containing the particulars required by section 8 of the Act of 1890. The Petition should be under the seal of the Local Authority; and if it is desired that, in the event of any Order which may be issued becoming provisional, such Order should be confirmed during the session of 1906, the Petition **must be presented not later than the 18th December** (*see page 59 Appendix Housing Handbook, last two paragraphs*). It is, however, very desirable that in such cases the Petition should be presented at an earlier date, so as to prevent the possible loss of a Parliamentary Session in the event of errors being discovered too late to be remedied.

2. The Petition should be accompanied by the following documents:—

(*a*) A copy of the official representation.

(*b*) Two copies of the improvement scheme.

(*c*) Two copies of the estimate of the cost of carrying the scheme into effect.

(*d*) Particulars of the scheme, giving the acreage of the area affected by it, the number of persons of the working class who will be displaced, and the number for whom, and the place or places at which, dwelling accommodation is to be provided. Where this accommodation is not intended to be provided within the limits of the area included in the scheme, the reason for this cause must be stated, and the distance by the nearest public thoroughfare from that area must be given. The particulars should also show, as far as practicable, in what way the area included in the scheme, and the place or places at which dwelling accommodation for the working class is to be provided, may be dealt with so as to carry out the purposes of the Acts and the proposed scheme.

(*e*) Particulars showing, by reference to the numbers of the properties on the maps, (1) the area included in the official representation; (2) any lands (*a*) excluded from such area by the Local Authority, or (*b*) included in it by the Local Authority, under section 6 (1) (a) of the Act of 1890, and the reasons for such exclusion or inclusion; (3) any lands included for widening existing approaches to the unhealthy area or otherwise for opening out the same for purpose of ventilation or health, under section 6 (1) (b); and (4) the lands proposed to be taken compulsorily.

(*f*) Maps showing (1) the area included in the official representation, and (2) the area included in the improvement scheme (which maps are hereinafter referred to as the "deposited maps"), (3) any site where dwelling accommodation is to be provided which is not within the area included in the scheme, and (4) the position of each site in relation to the area included in the scheme; and a book of reference to the deposited maps in duplicate. The several properties should be numbered consecutively on the deposited maps. Each parcel of land, notwithstanding that several may belong to one owner, should be separately numbered, the outside boundaries of each parcel being defined by hard lines, and the buildings (if any) on each parcel being linked into it, so that it may be seen to what properties each number applies. The Book of Reference should be prepared *on the ground* at the same time as and in conjunction with the deposited maps, each parcel of land being numbered to correspond with the deposited maps, and being described so as to show what properties are covered by each number.

(*g*) A Statutory Declaration, specifying in which of the modes mentioned in section 7 of the Act of 1890 the notices have been served, and the names of the persons so served. This Declaration should be made by the person who served the notices.

(*h*) A Statutory Declaration made by the Clerk to the Local Authority, showing that all the other requirements of section 7 of the Act of 1890, as amended by section 5 (1) of the Act of 1903, have been complied with, and that the Petition states the names of the owners or reputed owners and lessees or reputed lessees who have dissented in respect of the taking of their lands. Copies of the newspapers containing the advertisements, and also of the form of notice served on the owners, lessees and occupiers, should be annexed to the Declaration as exhibits.

3. Standing Orders 38 and 39 of both Houses of Parliament (extracts from which are appended) must be complied with, and immediately after the last of the deposits required by the Standing Orders has been made, the Board should be furnished with an *Affidavit*, for production to the Examiners of Standing Orders in proof that the requirements of the Standing Orders referred to have been complied with. This Affidavit must state definitely that the Plans, Sections, Books of Reference or Maps deposited at the Private Bill Office and at the Office of the Clerk of the Parliaments respectively, in compliance with Standing Orders 39 above referred to, are in accordance with those Orders *duplicates* of those deposited with the Board.

4. Every Statutory Declaration and Affidavit must be made or sworn before a Justice of the Peace or a Commissioner for Oaths, and must be stamped with a half-crown *impressed* stamp, and each exhibit to a Statutory Declaration or Affidavit must be marked by the declarant or deponent, and by the Justice of the Peace or Commissioner for Oaths, as the case may be, in the usual way.

Extracts from Standing Orders.

Standing Order 38 (House of Commons).

"Where any Bill contains or revives or extends power to take compulsorily or by agreement any land in any local area as defined for the purposes of this Order, and such taking involves, or may involve, the taking in that area of **any house or houses**

occupied either wholly or partially by thirty or more persons of the working class, whether as tenants or lodgers (*see page 60 Appendix Housing Handbook, line 51*) the promoters shall deposit in the *Private Bill Office** and at the Office of the Central Authority on or before the **21st day of December**, a statement giving the description and postal address of each of such houses, its number on the deposited plans, the parish in which it is situate, and the number (so far as can be ascertained) of persons of the working class residing in it, and also a copy of so much of the deposited plans (if any) as relates thereto.

"This Order shall not apply where a statement in pursuance of this Order was deposited in respect of the Act, the powers of which are proposed to be revived or extended.

"For the purposes of this Order the expression 'local area' means— . . . . as respects England and Wales (outside London) any borough, or other urban district, and elsewhere than in a borough or other urban district, any parish; . . . . . .

"The expression 'house' means any house or part of a house occupied as a separate dwelling.

"The expression 'working class' means mechanics, artizans, labourers, and others working for wages, hawkers, costermongers, persons not working for wages but working at some trade or handicraft without employing others except members of their own family, and persons, other than domestic servants, whose income in any case does not exceed an average of thirty shillings a week and the families of any of such persons who may be residing with them.

"The expression 'Central Authority' means . . . . as regards England and Wales (outside London) the Local Government Board . . . .

"The expression 'Bill' includes a Bill confirming a Provisional Order."

* *In Standing Order 38 (House of Lords) the "Office of the Clerk to the Parliaments" is substituted.*

Standing Order 39 (House of Commons).

"Whenever Plans, Sections, Books of Reference or Maps are deposited in the case of a Provisional Order . . . proposed to be made by any Public Department or County Council, duplicates of the said Documents shall also be deposited in the *Private Bill Office**: provided that with regard to such deposits as are so made at any Public Department or with any County Council after the Prorogation of Parliament, and before the 30th day of November in any year, such duplicates shall be so deposited on or before the 30th day of November."

* *The Standing Order 39 (House of Lords) the "Office of the Clerk of the Parliaments" is substituted.*

N.B.—It is particularly requested that the Petition, Declaration, Affidavit, Notices and other Documents may be on foolscap paper of the usual size, and that whenever more than two copies of any of these documents are required for use such documents may be printed, so as to facilitate examination.

S. B. PROVIS,

Secretary.

Local Government Board,
Whitehall,
1st September, 1905.

COMPULSORY ACQUISITION OF LAND FOR PURPOSES OF PART III.

[NOTE.—*Under the Housing Act of 1890 land for the purposes of Part III must be acquired under the Purchase Clauses of the Public Health Act, 1875 (sections 175-178), and section 175 hereinafter referred to determines the procedure.*]

Session 1906.

Provisional Order Instructions A.

Applications for Provisional Orders to put in force the compulsory powers of the Lands Clauses Acts, under section 176 of the Public Health Act.

1. (*a*) The application must be made by a Petition under the seal of the Local Authority, containing the particulars required by section 176 (3) of the Public Health Act, 1875. In case of a Rural District Council it is not necessary (unless special circumstances would lead to saving of expense) that a separate application be made or separate proceedings be taken as regards each Contributory Place affected by the proposals. The lands proposed to be purchased should be specified in the petition by inserting therein before the prayer of the petition an exact copy of the book of reference mentioned in Instruction 4, amended if necessary, so as to show by alterations in manuscript any changes or corrections ascertained between the preparation of the reference and the sealing of the petition.

(*b*) Where it is only intended to carry sewers into, through, or under lands, such lands should not be included in the Petition, as the local authority are empowered by section 16 of the Public Health Act to carry sewers into, through, or under lands without purchasing the lands. See also section 54 as to water mains.

2. The Petition must be presented not later than the 31st of October if the advertisements of the proposal were published in September, not later than the 30th November if they were published in October, and not later than the 18th December if they were published in November.

3. (*a*) Attention is drawn to the provision in section 176 of the Public Health Act, 1875, which empowers local authorities to give in the months of September and October, or of October and November, the advertisements and notices which are required before they can apply for a Provisional Order to enable them to obtain lands by compulsory purchase. The local authority should avail themselves of this power as far as practicable, so that the Petition may be presented at an earlier date, and so as to prevent the possible loss of a Parliamentary Session in the event of errors being discovered too late to be remedied.

(*b*) The Board have found that in some instances a misapprehension has prevailed as to the period within which the advertisements and notices prescribed by section 176 of the Public Health Act must be given. The section provides that the advertisements shall be published during three consecutive weeks in the months of September, October and November, and it is necessary that the three weeks in which the publication takes place should all be included in the same month, whichever of those above-mentioned is selected for the purpose. Moreover, the advertisements must be published in the newspaper each week, and the notices to the owners, lessees, and occupiers of the lands which it is proposed to purchase must in all cases be served in the month immediately following that in which the advertisements are published.

(*c*) The Board have also found that in some cases the deposit of the plan of the proposed undertaking at the place to be named in the advertisement referred to in section 176 (2) (hereinafter referred to as the "deposited plan") has not been made until after the advertisement has been published; but the deposit should always be made at such time as to enable the deposited plan (and sections, if any) to be seen at all reasonable hours at the prescribed place so soon as the first advertisement appears. The plan should be marked "Deposited Plan" when deposited, and should (together with the sections, if any) remain open to inspection at all reasonable hours from the date of the deposit until the time when it is sent to the Board with the Petition in accordance with Instruction 4 (*b*). When the deposited plan (and sections, if any) are returned by the Board, they should be re-deposited and remain at the prescribed place and be open to inspection at all reasonable hours until the Bill to confirm the Provisional Order, if an Order is issued, has received the Royal Assent.

4. (*a*) As regards the deposited plan and the book of reference, the following directions must be strictly complied with :—

(i) The deposited plan, which should be carefully corrected on the ground, should show not only the lands to be purchased, and the parish in which they are situated, but also the manner in which those lands will be utilized for the purposes in view, and the position, as nearly as practicable, of any buildings, tanks, reservoirs, or other works to be erected or constructed on the lands. The position in relation to the lands of any sewers, pipes, or other works, which may be contemplated as part of the undertaking for which the lands are required, should also be shown. In the case of land required for making a new street or widening a street, the frontage line of the new street, or of the street when widened, should be shown by a hard line of colour; and the deposited plan should be accompanied by sections showing the proposed level of the new street in relation to the adjoining lands and to any existing streets which will communicate with the new street, and showing any alteration in the levels of the streets to be widened or altered, so far as it effects lands in that street or the communication with any existing streets. In the case of any street proposed to be widened, the deposited plan should be figured so as to show the widths at all material points of the existing street, and of the street as proposed to be widened. Any tramway in such street should be accurately indicated on the plan, and the space at material points between the outer lines of the tramway and the footpath on each side of the road, both before and after the contemplated improvement, should be given.

(ii) The deposited plan should be coloured so as to distinguish the lands proposed to be actually purchased, and each parcel of land, notwithstanding that several may belong to one owner, should be separately numbered, the outside boundaries of each parcel being defined by hard lines, and the buildings (if any) on each parcel being linked into it, so that it may be seen to what properties each number applies.

(iii) The book of reference should also be prepared, on the ground, at the same time as, and in conjunction with, the deposited plan; it should show the parish in which the lands are situate, each parcel of land being numbered to correspond with the deposited plan, and being described so as to show clearly what properties are covered by each number. [*See Instruction 1 (a).*]

(iv) A copy of the book of reference should be placed with the deposited plan at the time of deposit, for local inspection.

(*b*) The Petition should be accompanied by a copy of the deposited plan (and sections, if any), or of so much thereof as relates to the Petition, and by a book of reference (in duplicate), altered (if necessary) to correspond to the copy included in the Petition in accordance with Instruction 1 (*a*). The deposited plan (and sections, if any) should also accompany the Petition for comparison with the copy, and when returned by the Board should be re-deposited in accordance with Instruction 3 (*c*).

5. (*a*) A Statutory Declaration specifying the manner in which the notices under section 176 were served upon the owners, lessees, and occupiers, and the names of the persons so served, should be made by the person who served them, and the service must be effected strictly in accordance with one of the modes prescribed by section 267 of the Act. The service should be effected by a responsible person. In the event of difficulty arising in ascertaining the actual interests of several owners, lessees, or occupiers where the boundaries between lands are not well or clearly defined, and the interests may overlap, it would be well to describe the lands as belonging to all the parties who claim or who are believed to have an interest in the lands, and to serve the notices accordingly, so as to avoid possible objection to the lands being taken on the ground of want of due notice.

(*b*) A Statutory Declaration should also be made by the Clerk to the Local Authority, showing that all the other requirements of section 176 and of these Instructions have been duly complied with, and the following exhibits should be

annexed, viz. :—(1) Copies of the newspapers containing the advertisements ; (2) a copy of the form of notice served upon owners, lessees, and occupiers ; and (3) a statement showing, with reference to the numbers of the deposited plan, the several parcels of land in respect of which notice was served upon each owner, lessee, and occupier, and what reply, if any, has been received from the owner, lessee, and occupier in respect of each parcel of land.

6. In the case of land required for widening a street, the fact that the street is repairable by the inhabitants at large should be stated in the Petition.

7. The Declaration or Declarations should be sent to the Board with the Petition.

8. Standing Orders 38 and 39 of both Houses of Parliament, extracts from which are appended, must be complied with, and immediately after the last of the deposits required by the Standing Orders has been made, the Board should be furnished with an Affidavit for production to the Examiners of Standing Orders, in proof that the requirements of the Standing Orders referred to have been complied with. This Affidavit must state definitely that the Plans, Sections, Books of Reference or Maps deposited at the Private Bill Office and at the Office of the Clerk of the Parliaments respectively in compliance with Standing Orders 39 above referred to, are in accordance with those Orders duplicates of those deposited with the Board.

9. Where the taking of the land will not involve the acquisition of any house or houses, occupied either wholly or partially, by thirty or more persons of the working class, whether as tenants or lodgers, this fact should be stated in the Affidavit, so as to show that the Standing Order does not apply.

10. Every Statutory Declaration and Affidavit must be made or sworn before a Justice of the Peace or a Commissioner for Oaths, and must be stamped with a half-crown *impressed* stamp ; and each exhibit to a Statutory Declaration or Affidavit must be marked by the Declarant or Deponent and by the Justice of the Peace or Commissioner for Oaths, as the case may be, in the usual way.

MEMORANDUM WITH RESPECT TO THE PROVISION AND ARRANGEMENT OF DWELLINGS.

It is extremely important to note that the contents of this memorandum are only suggestions and not obligatory building regulations imposed by the Local Government Board as a condition of sanctioning any housing loan. Mr. Noel Kershaw, Assistant Secretary to the Local Government Board, made this clear before the Select Committee on Rural Housing, June 11th, 1906, in his answers to questions 267-272. In answer to Mr. Jas. Rowlands, M.P., he stated that the Board do not impose any conditions as to plans and specifications for the construction of dwellings under the Act over and above those required by the model bye-laws, although they have made suggestions on small matters in exceptional cases.

It may be added that exception might quite reasonably be taken under certain circumstances to the detailed enforcement of the suggestions indicated below (but not in the original) by brackets.

The Local Government Board, in connection with schemes and proposals submitted to them by local authorities in pursuance of Parts I, II and III, of the Housing of the Working Classes Act, 1890, have had occasion to consider the principles which should be observed in the construction of new dwellings, when these are provided either by the local authorities themselves, or by other persons under grants, leases, or contracts, to which the local authorities are party.

In this memorandum the Board have summarized their views upon the more important of these principles, so far as they are applicable to the erection of (*a*) separate houses or cottages, whether detached, semi-detached, or in rows or terraces ; (*b*) tenement dwellings in houses or blocks ; and (*c*) buildings intended for use as lodging-houses, occupied other than as separate dwellings.

(a) Separate houses or cottages.

The ordinary dwelling adapted to the working class family should comprise [*a living room, with a scullery and pantry attached, and two or three bedrooms—one for the parents, and one or two for the children—together with the necessary conveniences and out-offices*]. In rural districts accommodation may sometimes be conveniently arranged in a one-storey cottage, but in urban districts it will be found economical to arrange it in a two-storey cottage.

It is important that every dwelling should be arranged so as to have ample open space both in front and at the rear, and on this account back projections should only be made where the width or frontage of the building is quite sufficient to secure adequate light and air to the rear windows. It is also important that windows should open [*into such space*] in each storey, so as to ensure adequate through ventilation of the dwelling.

The living room, being the principal one and used by all the inhabitants in common, ought to be as large and commodious as practicable. [**It should have an area of not less than 144 square feet and preferably more, with a clear height of from 8 to 9 feet.**] The pantry or larder is better entered from the living room than actually within it, and, in order that food may be kept there without being affected by heat or by the air of the living room, it should, in either case, be well lighted and ventilated by a separate window opening into the external air, and be well removed from any fireplace or chimney flue. The scullery [*which should have a floor area of some 90 square feet, should be entered directly from the living room, and be fitted with a sink (with water laid on), plate-rack, &c.*] and a boiling copper for washing purposes. In some districts a bread oven may also be provided in the scullery, in which case an oven in the kitchen range in the living room fireplace is not so necessary [*but a boiler, for hot-water supply, is always indispensable in the kitchen range.*] The fuel store, whether for coal or wood, may be either outside in the back yard or in a cellar, but wherever a cellar is provided it is important that special care should be taken to protect the interior of the house from damp and ground-air penetrating the walls of the cellar. The cellar should have means of light, and of ventilation into the external air; and, whether a cellar be provided or not, the site of the building should be covered with an impervious layer of cement concrete [*especially*] if on made or damp ground. Cellars should not be constructed in damp or low-lying areas. The staircase should be as independent of the rooms as possible in order to obviate its conveying vitiated air from the cellars or living room to the rooms above, and for this reason [*the arrangement of the staircase between the front and back rooms is to be avoided*] as far as possible. Means of light and ventilation should be provided for staircases. There should be a separate water-closet for each dwelling [*with an entrance under cover if possible—as from a porch—direct from the outside*]. The bedrooms ought to be as large as the circumstances permit [*and from 8 to 9 feet in height throughout*]. There should be one bedroom, containing at least 1,080 cubic feet, for parents and a child. The second bedroom should contain at least 720 cubic feet, and if the space admits a third room somewhat smaller may be provided.

[*The above accommodation will be found adequate for an average of some five persons in the dwelling.*] It may occasionally be desirable to provide an additional bedroom in an attic storey, but this is rarely needed for the family, while, where it is not so needed and is still provided, it tends to encourage the practice of receiving one or more lodgers—*a practice which is by no means free from objection*]. Where persons needing lodging accommodation are at all numerous, the sanitary authority would do well to consider the expediency of providing suitable lodging-houses under the Act. While, however, accommodation in three or four bedrooms is recommended in each tenement or dwelling, there may frequently be demand for two or three-room tenements by persons of a class who would be reluctant to avail themselves of the lodging-houses; and it may be worth considering whether some such accommodation might not usefully be provided in the class of dwellings referred to below.

(b) Tenement dwellings in houses and blocks.

Tenements in houses which consist of a ground-floor tenement reproduced with separate entrance upon the first floor come practically within the category of separate houses and should be arranged accordingly. In this class of dwelling particular attention should be paid to the provision of suitable access to the first floor dwelling [*from the front*] and access to the yard at the rear, sufficient space being provided at the rear to enable such space to be divided so as to form an adequate [*separate yard for each tenement*] and to afford room for sanitary conveniences for each tenement.

Where the dwellings take the form of tenements or flats arranged in blocks, as is often necessary in towns and thickly populated areas, care should be taken so to arrange each building that ample open space may be provided both in its front and its rear, in order that there may be ample light and free circulation of air about the building. To this end it is desirable to limit the height of the blocks to some three, or at most four, storeys, unless the distance across the open space to the front and rear be unusually great; also to restrict the length of each block in order that wide gaps may be provided between one block and another for promoting circulation of air. Blocks of buildings should not be directly connected together at a right angle or an acute angle. [*The staircase giving access to the several dwellings in a block should be quite open, on one side at least, to the external air*] and of convenient width and easy rise, winder steps being avoided as far as practicable.

In the planning of buildngs in blocks, care should be taken that the rooms are so arranged that a current of air may pass through them. Tenements arranged back to back, or without through ventilation, are open to objection; and it is undesirable that more than two rooms should be approached one from another *en suite*.

The dwellings are best arranged so that each staircase will give access to two dwellings—one on each side of it—in each storey. Balconies or galleries in each storey, having a staircase at each end, are generally objected to as means of access to a range of dwellings in a block or series of blocks, as failing to give the same amount of privacy that is afforded by the staircase between the vertical sets of dwellings.

Where dwellings are arranged in blocks, or on the house tenement principle, special care becomes necessary that the water-closet requisite for each dwelling is contrived so as to be practically outside the dwelling. It can generally be entered from a recessed open verandah, which will also be found useful for other purposes. Space will have to be found for a sufficient store of fuel, and it is desirable to contrive this so that it may be filled from the staircase and thus avoid the dust and dirt that would result from bringing in sacks of coal and emptying them inside the dwelling. So, too, a dust shoot from each of the upper floors should, if provided, be exterior to the dwellings, and would need special contrivance, by means of double doors opening and closing together, or by some other means, to prevent it from becoming a nuisance. The provision of sinks in the living room is undesirable and should be avoided as much as possible.

The construction of the block dwellings must be as reasonably secure from danger of fire as possible. The stairs must, of course, be of incombustible material, and it is highly desirable that the floors should also be so formed as far as practicable. If the roof is constructed flat in order to serve as a place of recreation for children, or as a drying place for linen after it has been washed in properly arranged wash-houses which may be constructed there, it may serve, in case of fire, as a useful means of escape from a staircase which may be temporarily obstructed to another staircase in the same block. Where the roof is constructed in this way, however, it is desirable to make it not only weather-tight, but as sound-proof as practicable, as otherwise the occupiers of the dwellings immediately under the roof are liable to be inconvenienced by the noise of children and others above them.

(c) Lodging-houses.

It is desirable to limit the size of any building intended for occupation as a lodging-house, so that it may be of a capacity to hold [*not more than some 200 lodgers*]. It should be arranged so as to secure ample means of through ventilation within it, and the utmost facilities for the access of sunlight and for free circulation of air about the outside of it.

The accommodation within, if intended for both sexes, must be arranged for the complete separation of one sex from the other, except in any case where married couples may be received. It should comprise, for each sex, an entrance and a staircase to the upper floors, an office being provided in such a position as to control the respective entrances for the males and females. A day room with floor-area affording some 15 square feet to each lodger is requisite, and unless a proper kitchen range is provided therein, a general kitchen will also be requisite with suitable range or ranges and other appliances where the lodgers may cook their food. A scullery, where the food utensils may be cleaned and kept, is also desirable.

In lodging-houses of large capacity a common room should be provided in addition to a dining room.

The sleeping rooms may appropriately be in the upper storeys, and are best of moderate size, holding not more than about 20 lodgers each. They should be some [*10 or 11 feet in height*] and if provided with good means of ventilation by windows in their opposite external sides they may be arranged so that each bed will have some 5 feet lineal of wall space, 40 square feet of floor-area, and from 300 to 400 cubic feet of air space. If, however, the means of ventilation be indifferent, those amounts of space ought to be increased. The windows should be arranged as far as practicable so as not to come immediately over any bed.

It may often be desirable to provide a certain proportion of the accommodation in separate rooms or cubicles for lodgers who may be able and willing to pay at a higher rate for the privilege of privacy.

The water-closet accommodation should be provided at the rate of one closet for every 15 to 20 lodgers, with urinals for the male sex, and lavatories, with fixed basins and strong taps and waste pipes, in the proportion of one basin to about every 10 lodgers. Sufficient baths and footpans should also be provided. Both the water-closets and the lavatories should be on the ground floor, the closets for each sex being in a separate yard. But at least one water-closet for occasional use in connection with the dormitories may be provided in the upper storeys if it be properly separated from the interior of the building by a well-ventilated lobby. A good slop sink, with water laid on, should also be provided near the dormitories, likewise a dry clothes store closet in which a supply of clean sheets and blankets can be kept. A hot water cistern may conveniently be fixed in this store closet, and thus tend to keep the sheets well aired. A properly contrived hot closet is also desirable as a means of drying the wet clothes of lodgers.

It is useful to provide in some convenient position a set of lockers in which any lodger may place under lock and key any small articles and property which he does not desire to carry about with him.

The structure of the building should be as secure against danger from fire as practicable, and in every case it is desirable that alternative means of egress from the upper floors should be provided, so that in the event of the staircase in one direction being temporarily obstructed by smoke or otherwise, a safe exit may be afforded in another direction.

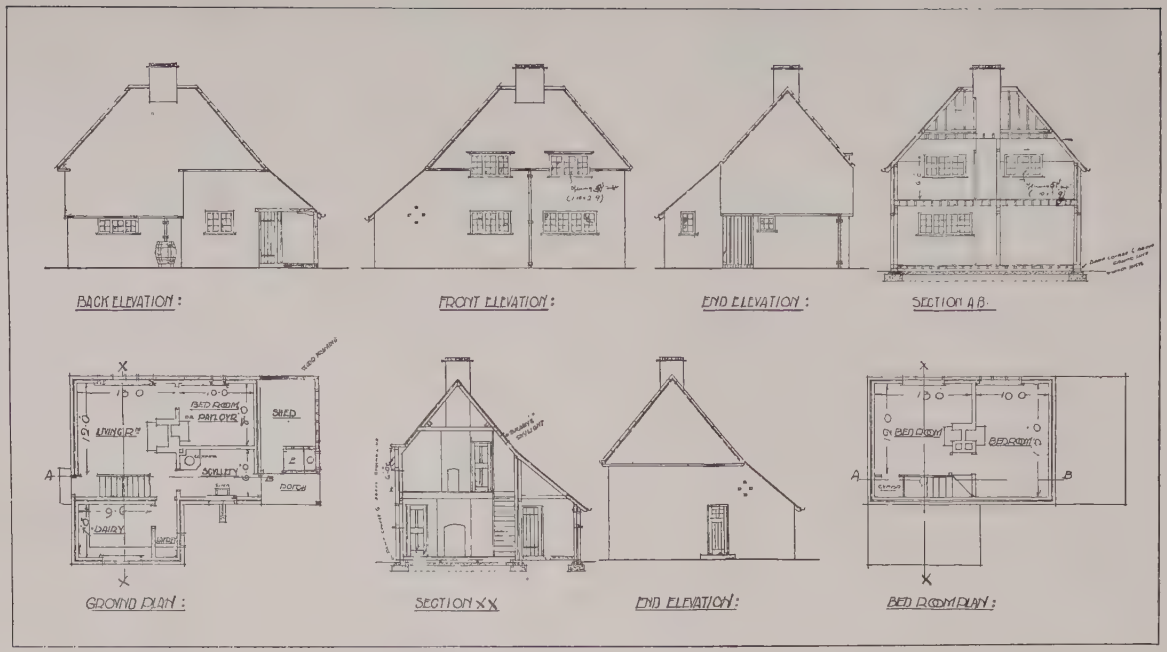
It must be understood that, in the lodging-houses, as well as in blocks of buildings comprising separate dwellings, a certain amount of systematic supervision will be requisite to ensure proper cleanliness and order throughout, and to protect the several tenants from neglect or carelessness on the part of their neighbours.

Local Government Board,
January, 1903.

HOMESTEAD SUITABLE FOR SMALL HOLDING,

LETCHWORTH EXHIBITION, 1907.

Mr. A. H. Clough's Cottage and Outbuildings.



1st Prize, Class VII.—(see page 160).

Ground Floor: Living Room, 13 feet by 12 feet. Scullery, 10 feet by 6 feet. Dairy, 9 feet 6 inches by 7 feet. Larder. Bedroom, 10 feet by 8 feet. Shed and E.C.
First Floor: Two Bedrooms, 13 feet by 12 feet; 15 feet by 10 feet; and Cupboard.
Foundations: Concrete. Walls: 9 inches brick. Roof: Bridgwater Tiles.
Floor: Deal, except to Dairy and Scullery, which are cement. Aspect: South.

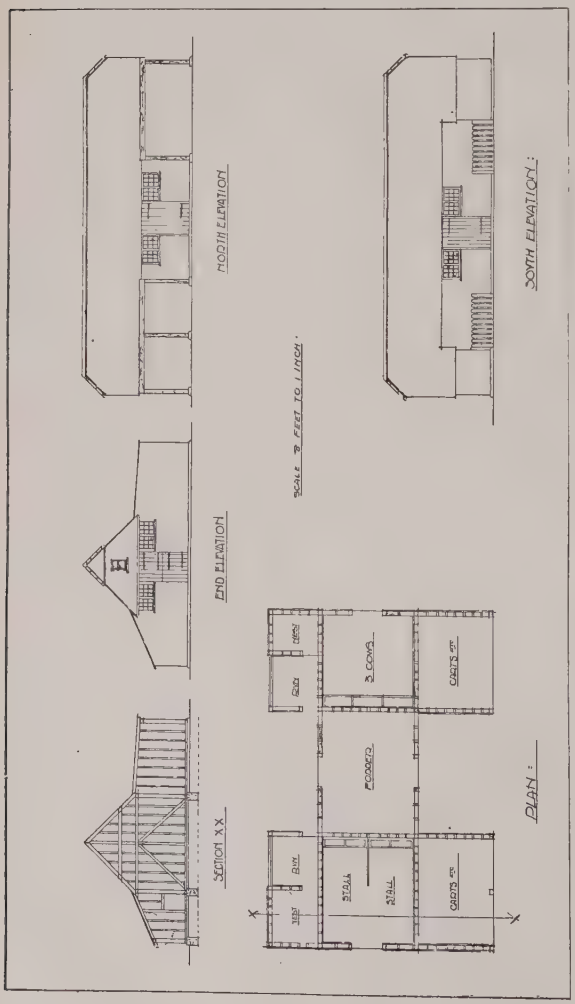
N

Outbuildings: Floor area, 1,238 ft. super. Stables, 12 ft. by 14 ft. Cow Stables, 12 ft. by 12 ft. Piggeries, 26 ft. by 6 ft. Sheds, 26 ft. by 10 ft. Barn, 16 ft. by 12 ft.

A statement of the cost at which this cottage and farm buildings can be erected is exhibited in the cottage. As a guarantee of its correctness, the exhibitor is prepared to build one other set of buildings not more than 50 miles from London at this price, viz., £165 for the cottage, and £85 for the farmstead.

The cost has been considerably exceeded for the farmstead at Garden City for the following reasons—

(1) The site was very unlevel.
(2) The long narrow shape of the strip of land allotted made it necessary to manage the pigstyes and cart-sheds in the manner shown.
(3) Drainage, not needed in a rural district, was required.
(4) Concrete floors were required in the stable and cowsheds.



The Exhibitor wishes to state that while he considers the buildings shown to be as good value as can be got for £250 or £300, he would himself, if less binding conditions had been laid down, have preferred to exhibit the buildings of which he has sent in drawings.

These are (1) a double tenement cottage costing £220 for two cottages, each with four rooms, and outbuildings; (2) a farmstead containing a cartshed, space for two cows and a horse, a pigstye, and space for fodder, costing £50.

In his opinion the most important element of success for small holdings is cheapness. The cost of equipment for each holding with these buildings would be £160; with ten acres at 15/- an acre, they could be let for £16.

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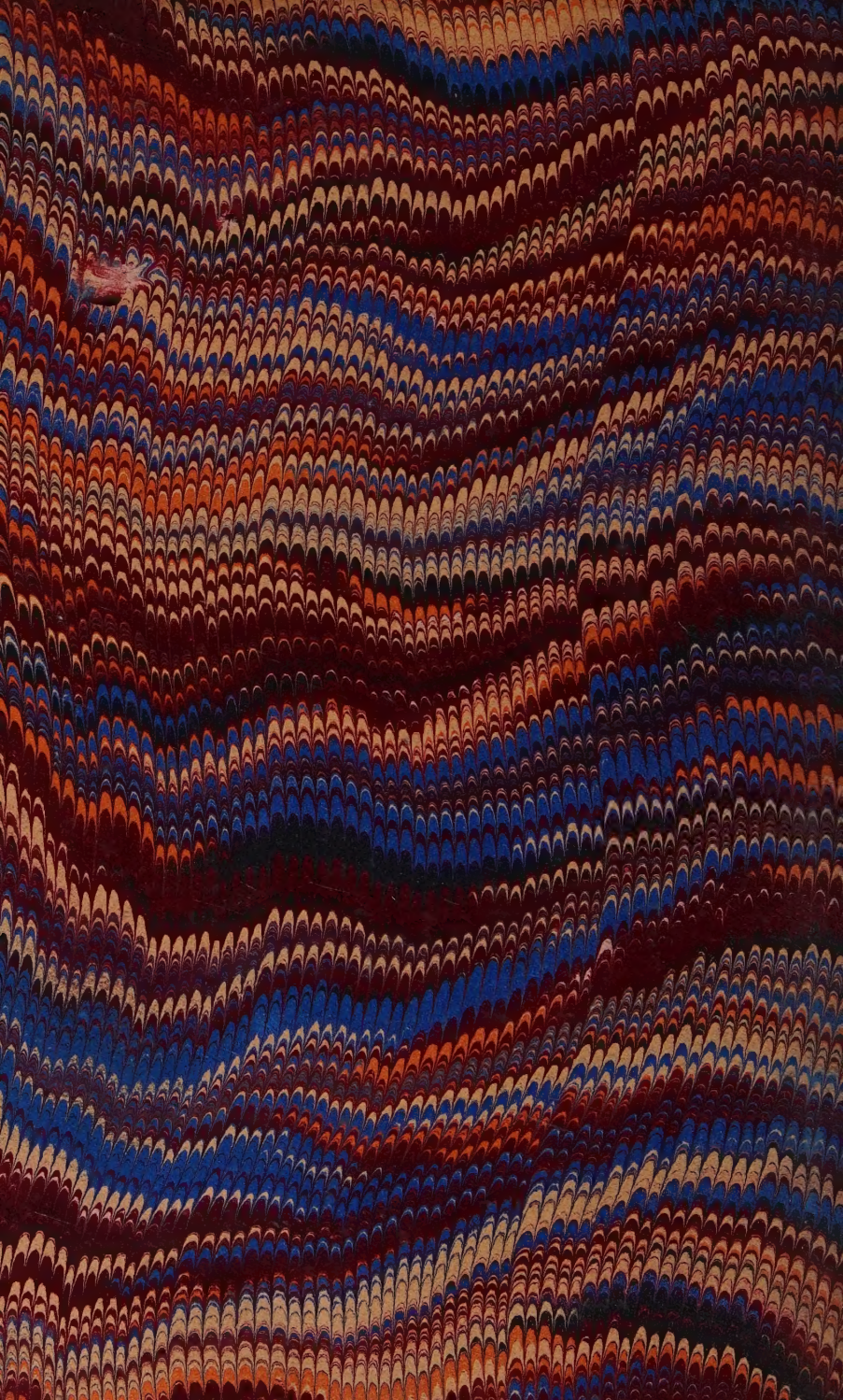

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